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2000-09-14 12:26:50
Cook County Recorder 23.00



00715977

**.REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER**

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82944

THIS INDENTURE, WITNESSETH, That Rosemary Limon, an unmarried person and Raquel C. Garcia, an unmarried person, Joint Tenants Mortgagor(s), of Cook County, State of Illinois, hereby convey and warrant to Banco Popular NorthAmerica a corporation duly organized and existing under the laws of the State of Illinois, Mortgagee, of Cook County, State of Illinois, for the sum of Eighteen Thousand Four Hundred Eighteen and 68/100**** Dollars, for the following described real estate in Cook County, of Illinois.

Lot 45 in Ridge Gardens Subdivision being a Resubdivision of Lots 3, 4, 5, 6 and Lot 7 (except the East 165 feet thereof) in McClures Subdivision of the North 70 rods of the West half of the Southwest quarter of Section 14, Township 37 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.

P.R.E.I.#: 24-14-324-021

Property Address: 10804 South Springfield, Chicago, IL 60655 Cook County

The said Mortgagor(s) covenant and agree with the said Mortgagee that they are legal owners of above described real estate and do hereby release and waive all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, to said Mortgagee.

This mortgage is given to secure the indebtedness of a note of even date in the amount of \$18,418.68 re-payable In 84 equal monthly installments of \$219.27 each beginning on the 14th of September 20 00 as executed by Rosemary Limon, an unmarried person and Raquel C. Garcia, an unmarried person, Joint Tenants Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

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REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

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The said Mortgagor(s) agree to pay all taxes and assessments on said property and insure the property against direct loss or damage occasioned by fire; and upon Mortgagors failure to do so the owner of the above indebtedness may pay same and add the amounts thereof to the indebtedness due.

The said Mortgagor(s) agree to pay all reasonable attorney's fees, costs, and expenses, including expenses of obtaining evidence of title and appraisals incurred by Mortgagee in the event of foreclosing this mortgage.

In Witness Whereof the said Mortgagor(s) have hereunto set their hand(s)

this day of May 13 A.D. 2000

By: *Raquel C. Garcia* By: *Rosemary Limon*
 Raquel C. Garcia Rosemary Limon

By: _____ By: _____

STATE OF ILLINOIS, County of Cook, SS.

I, the undersigned, a Notary Public in and for said county and State aforesaid, do hereby certify that Raquel C. Garcia and Rosemary Limon personally known to me to be the same person(s) whose name(s) sub-scribed to the foregoing instrument appeared before me this day in person and acknowledged that they signed, sealed and delivered said instrument as a free and voluntary act, for then uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN UNDER MY HAND AND SEAL THIS 13th DAY OF May, 2000



Marlene E Salerno
 NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Liliana Ortiz
 BANCO POPULAR NorthAmerica
 2525 N. KEDZIE BLVD.
 CHICAGO, IL. 60647

BOX 22