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2000-09-14 12:38:08
Cook County Recorder 23.00

**.REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER**

Page 1



00715993

Property of Cook County Clerk's Office

#82328

THIS INDENTURE, WITNESSETH, That Gregory E. Washington and Joe Ann Washington, husband and wife, 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 Fourteen Thousand Eight Hundred Seventy Six and 40/100**** Dollars, for the following described real estate in Cook County, of Illinois.

Lot 11 in Block 3 in Serena Hills Unit No. 2, being a Subdivision of the North 690.35 feet of that part of the North half of the Southwest quarter of Section 8, Township 35 North, Range 14, East of the Third Principal Meridian, lying West of the center line existing 20 feet wide concrete pavement Reigel Road, in Cook County, Illinois.

P.R.E.I.#: 32-08-310-011

Property Address: 158 Frederick Dr., Chicago Heights, IL 60411 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 \$14,876.40 re-payable In 120 equal monthly installments of \$123.97 each beginning on the 21st of August 20 00 as executed by Gregory E. Washington and Joe Ann Washington, husband and wife, Joint Tenants Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

Page 2

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 Free hand(s)

this day of 5/31 A.D. 2000

By: [Signature] By: _____
JoAnn Washington

By: [Signature] By: _____
Gregory E. Washington

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 Gregory E. Washington Jo Ann Washington 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 31 DAY OF MAY, 2000



[Signature]
NOTARY PUBLIC

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

BOX 22