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2000-11-16 11:13:20

Cook County Recorder 23.00

**.REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER**

Page 1



Property of Cook County Clerk's Office
L# 84190

THIS INDENTURE, WITNESSETH, That Michael L. Sigwerth and Tammera A. Sigwerth, husband and wife, Joint Tenants Mortgagor(s), of Will 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 One Hundred Eighty Two and 40/100**** Dollars, for the following described real estate in Will County, of Illinois.

Lot 12 in Cumberland Subdivision Unit 1, a Subdivision of part of Fractional Section 30, and part of Fractional Section 31, Township 36 North, Range 9 East of the Third Principal Meridian, according to the Plat thereof recorded August 2, 1999 as Document Number R99-095939, in Will County, Illinois.

P.R.E.I.#: 03-31-101-013

Property Address: 6906 Lewis and Clark Dr., Plainfield, IL 60544 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 \$18,182.40 re-payable In 120 equal monthly installments of \$151.52 each beginning on the 10th of November 20 00 as executed by Michael L. Sigwerth and Tammera A. Sigwerth, husband and wife, Joint Tenants Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

BOX 22

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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 their hand(s)

this day of July, 2000, A.D. 2000

By: Michael L. Sigwerth
Michael L. Sigwerth

By: Tammera A. Sigwerth
Tammera A. Sigwerth

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

Michael L. and Tammera A. Sigwerth 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 22nd DAY OF July, 2000



Marlene E Salerno
NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Liliana Ortiz

BANCO POPULAR, ILLINOIS
2525 N. KEDZIE BLVD.
CHICAGO, IL. 60647

BOX 22

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