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Cook County Recorder 23.00



00901316

**.REAL ESTATE  
MORTGAGE  
WITH HOMESTEAD  
WAIVER**

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83481

THIS INDENTURE, WITNESSETH, That Fredrick Swain and Sheila Swain, his wife, Tenants by the Entirety 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 Thirteen Thousand Four Hundred Thirty Six and 40/100\*\*\*\*Dollars, for the following described real estate in Cook County, of Illinois.

Lot 51 in Thelin and Thelin's Mont Clare Park Subdivision, being a Resubdivision of T.A. Rutherford's Oak Park Avenue and Fullerton Avenue Subdivision in the Northeast quarter of Section 31, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 13-31-202-018

Property Address: 2310 North Rutherford, Chicago, IL 60635

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 \$13,436.40 re-payable in 60 equal monthly installments of \$223.94 each, beginning on the 8th of October 20 00 as executed by Fredrick Swain and Sheila Swain, his wife, Tenants by the Entirety Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

**BOX 22**

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 7/20, A.D. 2008

By: Sheila Swain  
Sheila Swain

By: Frederick Swain  
Frederick Swain

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 Sheila Swain and Frederick Swain 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 12<sup>th</sup> DAY OF July, 2008



Claudia Higgins  
NOTARY PUBLIC

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

BOX 22