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2000-11-16 11:17:05  
Cook County Recorder 23.00

**.REAL ESTATE  
MORTGAGE  
WITH HOMESTEAD  
WAIVER**

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84352

THIS INDENTURE, WITNESSETH That Kristin R. Ruiter, now married to Joseph Erwin Mortgagor(s), of Cook County, State of Illinois, hereby convey and warrant to Banco Popular North America 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 Twelve Thousand Seven Hundred Eighty Four and 20/100\*\*\*\*Dollars, for the following described real estate in Cook County, of Illinois.

Lot 2 (except the East 41 feet thereof) in the Subdivision of the Southwest quarter of the Northeast quarter of Section 31, Township 36 North, Range 15, East of the Third Principal Meridian, (except the East 14 acres thereof), East of the third Principal Meridian, in Cook County, Illinois, according to the Plat thereof recorded July 9, 1918 as Document Number 635546 in Book 154 of Plats, page 23.

P.R.E.I.#: 30-31-221-043

Property Address: 2832 Ridge Rd., Lansing, IL. 60417 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 \$12,784.20 re-payable in 60 equal monthly installments of \$213.07 each beginning on the 23<sup>rd</sup> of November 20 00 as executed by Kristin R. Ruiter, now married to Joseph Erwin 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

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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 July 5th, A.D. 19 2000.

By: *Kristin Erwin* By: \_\_\_\_\_

AKA ~~Kristin Erwin~~

By: *Joseph Erwin* By: \_\_\_\_\_

AKA Kristin R. Ruiter

Joseph Erwin

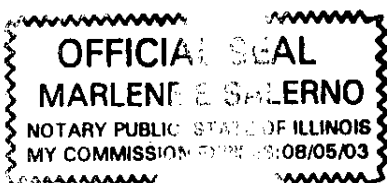
STATE OF ILLINOIS, County of Cook, SS.

I, the undersigned, a Notary Public in and for said county and State aforesaid, do hereby certify that

Kristin Erwin and Joseph Erwin 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 5th DAY OF July, 19 2000



*Marlene E. Salerno*

NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Milvia M. Ruano

BANCO POPULAR, ILLINOIS

2525 N. KEDZIE BLVD.

CHICAGO, IL. 60647

BOX 22

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