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2000-01-27 10:52:14
Cook County Recorder 23.00

**.REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER**

Page 1



Property of Cook County Clerk's Office

ILN # 78547

THIS INDENTURE, WITNESSETH, That Carlotta J. Brandy, a widow 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 Four Hundred Twenty-Four and 80/100****Dollars, for the following described real estate in Cook County, of Illinois.

Lot 46 in Block 3 in Thomas J. Diven's Subdivision of the W 1/2 of the SW 1/4 of the SW 1/4 and the E 1/2 of the NW 1/4 of the SW 1/4 of Section 2, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 16-02-311-003

Property Address: 1055 N Springfield, Chicago

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 \$12,424.80 re-payable In 60 equal monthly installments of \$207.08 each beginning on the 5th of February 20 00 as executed by Carlotta J. Brandy, a widow Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

BOX 22

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 her hand(s)

this day of May 10, 1999, A.D.

By: Carlotta J. Brandy By: _____
Carlotta J. Brandy

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 Carlotta J. Brandy, a widow 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 she 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 10th DAY OF May, 1999



Marlene E Salerno
NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Mirta Gonzalez
BANCO POPULAR, ILLINOIS
2525 N. KEDZIE BLVD.