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2000-02-03 10:47:41
Cook County Recorder 23.00

**.REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER**

Page 1



00088548

Property of Cook County Clerk's Office
LN# 77867

THIS INDENTURE, WITNESSETH, That John Fozard & Denise A. Fozard, his wife 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 Ten Thousand Nine Hundred Eleven and 60/100****Dollars, for the following described real estate in Cook County, of Illinois.

Lot 16 in Block 73 in Frederick H. Bartlett's 1st Addition to Central Chicago, being a Subdivision of Lots 1 & 6 in Syndaker's Partition of the E 1/2 of the NW 1/4 of Section 9, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 19-09-107-016

Property Address: 4721 S Latrobe, 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 \$10,911.60 re-payable in 60 equal monthly installments of \$181.86 each beginning on the 2nd of May 19 99 as executed by John B. Fozard & Denise A. Fozard, his wife 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 May 2, A.D. 1999

By: [Signature] By: _____
John B. Fozard

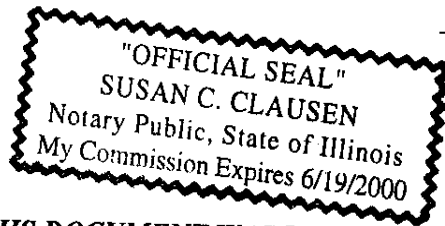
By: [Signature] By: _____
Denise A. Fozard

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 John B. Fozard & Denise A. Fozard 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 2nd DAY OF May, 1999

[Signature]



NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Mirta Gonzalez

BANCO POPULAR NorthAmerica
2525 N. KEDZIE BLVD.