## **UNOFFICIAL COPY**

REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER Page 1

0010003056

9247/0081 49 001 Page 1 of 2001-01-02 12:10:51 23.00 Cook County Recorder

#85177.

Open T THIS INDENTURE, WITNESSETH, That Steven A. Bell and Cynthia Bell, Joint Tenants, Mortgagor(s), of Cook County, State of Illinois, hereby con ey 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 Eight Hundred Twenty seven 00/100\*\*\*\* Dollars, for the following described real estate in Cook County, of Illinois.

Lot 37 in David Gowdy Resubdivision of Lots 25 to 48 in 31 ock 3; Lots 1 to 24 in Block 4 in Gale and Welch's Resubdivision of Blocks 27 to 30 and Lots 4 to 12 in Block 31 and all of Blocks 47 to 50 (together with vacated alleys and streets) in Gales Subdivision of the Southeast quarter of Section 31 and the Southwest quarter of Section 32, Township 40 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 13-32-311-022

Property Address: 1748 North Moody, Chicago, IL 60639

Cook County

The said Mortgagor(s) convenant 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 Horiestead 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 \$10,827.00 re-payable In <u>59</u> equal monthly installments of <u>\$180.45</u> each beginning on the <u>7th</u> of January, <u>20 01</u> as executed by Steven A. Bell and Cynthia Bell, Joint Tenants, Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

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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 \_\_\_\_ hand(s) A.D. 2000 this day of SS. STATE OF ILLINOIS, County of I, the undersigned, a Notary Public in and for said county and State 2 icresaid, do hereby certify that Steven A. Bell and Cynthia Bell, Joint Tenant 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 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 homes eac. GIVEN UNDER MY HAND AND SEAL THIS 14 DAY OF October Men & Selem OFFICIAL SEAL ENE E SALERNO **NOTARY PUBLIC** NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:08/05/03 THIS DOCUMENT WAS DRAFTED BY Nelly Rivera BANCO POPULAR, ILLINOIS 2525 N. KEDZIE BLVD. CHICAGO, IL. 60647 **BOX 22**