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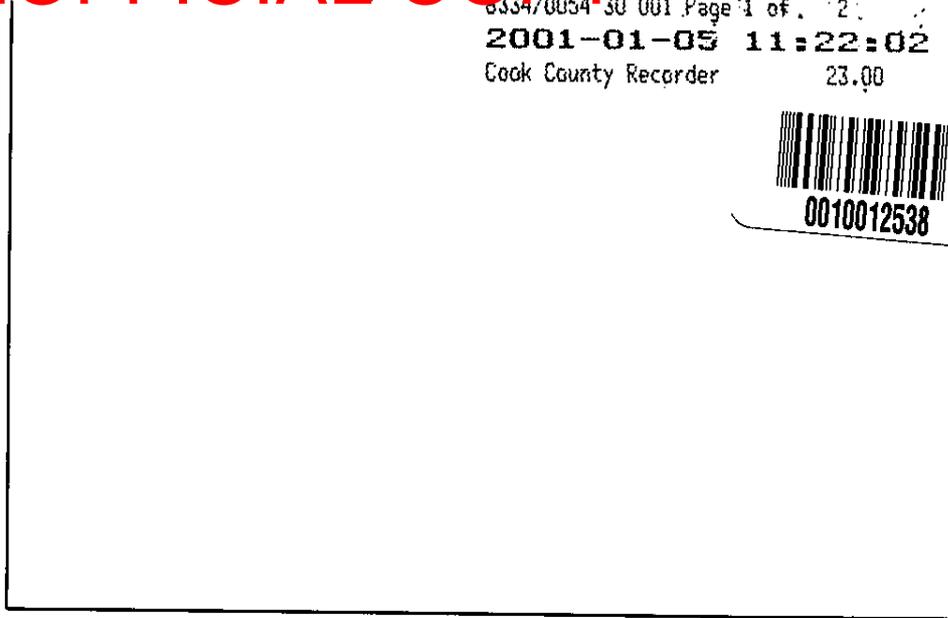
Cook County Recorder 23.00



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**REAL ESTATE  
MORTGAGE  
WITH HOMESTEAD  
WAIVER**

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Property of Cook County Clerk's Office

THIS INDENTURE, WITNESSETH, That Miguel Candelas, an unmarried person, 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 Eleven Thousand Three Hundred Sixty One 60/100\*\*\*\* Dollars, for the following described real estate in Cook County, of Illinois.

Lot 28 in Home Craft Subdivision of the Northeast quarter of the Southwest quarter of Section 22 and that part lying East of the Calumet Feeder, of the West half of the Southwest quarter of Section 22, Township 37 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 24-22-301-029

Property Address: 4520 West 115<sup>th</sup> Place, Alsip, IL 60803 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 \$11,361.00 re-payable

In 83 equal monthly installments of \$135.25 each beginning on the 4th of January, 20 01 as executed by Miguel Candelas, Mortgagor, 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 \_\_\_\_\_ his \_\_\_\_\_ hand(s)

this day of 16 September, A.D. 2000

By: *Miguel Candelas* By: \_\_\_\_\_

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

Miguel Candelas 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 he 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 16th DAY OF September, 2000



*Marlene E Salerno*  
NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Nelly Rivera

BANCO POPULAR, ILLINOIS  
2525 N. KEDZIE BLVD.  
CHICAGO, IL. 60647

BOX 22

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