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2000-03-07 11:07:30  
Cook County Recorder 23.00

**.REAL ESTATE  
MORTGAGE  
WITH HOMESTEAD  
WAIVER**

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Property of Cook County Clerk's Office

LN # 78462

THIS INDENTURE, WITNESSETH, That JEWEL KIRKPATRICK, 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 Nineteen Thousand Nine Hundred Ninety Three and 68 00/100\*\*\*\*Dollars, for the following described real estate in Cook County, of Illinois.

LOT 23 IN HENRY BOWSFORD'S SUBDIVISION OF BLOCK 10 IN WAKEMAN'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL, MERIDIAN, IN COOK COUNTY ILLINOIS.

P.R.E.I.#: 20-27-422-018-0000

Property Address: 7751 S. LANGLEY, CHICAGO ILLINOIS

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 \$19,993.68re-payable In 72 equal monthly installments of \$277.69 each beginning on the 15th of March 20 00 as executed by JEWEL KIRKPATRICK, AN UNMARRIED PERSON 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 HER hand(s)

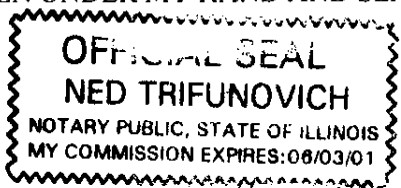
this day of 1-25 A.D. <sup>2000</sup>18.

By: X Jewel R. Kirkpatrick By: \_\_\_\_\_  
JEWEL KIRKPATRICK  
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 JEWEL KIRKPATRICK 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 25th DAY OF JANUARY <sup>2000</sup>18



[Signature]  
NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Liliana Ortiz  
BANCO POPULAR NorthAmerica  
2525 N. KEDZIE BLVD.  
CHICAGO, IL. 60647

**BOX 22**