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Cook County Recorder

23.00

REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER
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THIS INDENTURE, WITNESSET That Danilo A. Herrera and Katheryn E. Herrera, Husband and Wife, Tenants by the Entirety Morgagor(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 Thirty Dollars and 76/100 or 10 ollars, for the following described real estate in Cook County, of Illinois.

Lot 61 in Hulbert Fullerton Avenue Highland's Subdivision No. 4, being a Subdivision in the West half of the Southeast quarter of Section 28, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 13-28-421-011

Property Address: 5029 West Deming, 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 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 \$11,330.76 re-payable In 83 equal monthly installments of \$134.89 each beginning on the 19th of February 2002 as executed by Danilo A. Herrera and Katheryn E. Herrera, Husband and Wife, Tenants by the Entirety 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 Weereof the said Mortgagor(s) have hereunto set ___ hand(s) A.D. 2002 STATE OF ILLINOIS, County of I, the undersigned, a Notary Public in and for said county and State aforesaid, do hereby certify that . SS. Danilo a. Herrera and Kathym E. Herrera. 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 How 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 hornestead. GIVEN UNDER MY HAND AND SEAL THIS NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY

BANCO POPULAR North

2525 N. KEDZIE BLVD.

CHICAGO, IL. 60647

BOX 22