

UNOFFICIAL COPY

**.REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER**

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Doc#: 0435731001
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 12/22/2004 01:06 PM Pg: 1 of 2

Property of Cook County Clerk's Office

10370746

THIS INDENTURE, WITNESSETH, That Danny A Vernhoeven unmarried, as 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 three hundred fifty and 00/100****Dollars, for the following described real estate in Cook County of Illinois.

Lot 18 and 19 in Bock 2 in Semmelhaach and Rusts Subdivision in the Northeast quarter of Section 31, Township 36 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 30-31-200-039 and 30-31-200-040

Property Address: 17846 Wildwood Lansing IL 60438

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 \$19,350.00 re-payable in 120 equal monthly installments of \$234.66 each beginning on the 12th of December 2004 as executed by Danny Vernhoeven Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

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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 6-20 A.D. 2004

By: [Signature] By: _____

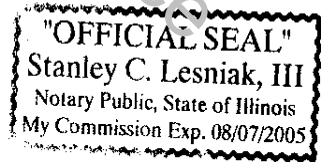
By: _____ By: _____

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 DANNY VERHOEVEN 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 20TH DAY OF JUNE, 2004

[Signature]
NOTARY PUBLIC



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

BOX 22