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Doc#: 0708201176 Fee: \$28.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 03/23/2007 11:39 AM Pg: 1 of 3

[Space Above This Line For Recording Data]

WAIVER OF HOMESTEAD AND MARITAL RIGHT

In consideration of MidAmerica Bank, isb., granting a mortgage loan to FRAIRE; MARRIED TO ELOISA FRAIRE

JOSE FRAIRE, a/k/a JOSE L

and for and in consideration of ten dollars paid to the undersigned, and for other good and valuable consideration, the undersigned does hereby waive any and all homestead interes created now or in the future in the favor of the undersigned in the following described real property together with any rights the undersigned may have by reason of the Illinois Marriage and Dissolution Act, 750 ILCS 5/101 et. seq., new or as amended: Cort's Office SEE ATTACHED LEGAL

PROPERTY ADDRESS: 2945 MARION AVE, , Melrose Park, IL 60164 P.I.N. #: 12 30 217 001 0000

The undersigned further agrees and consents to the mortgage or transfer of the Illinois compiled Statute and of any homestead right or interest created now or hereinafter created in favor of the undersigned.

The undersigned further states that the above-described property is not marital property as described and defined in the Illinois Marriage and Dissolution Act, 750 ILCS 5/101 et. seq.

This waiver is given and specifically refers to the mortgage in favor of MidAmerica Bank, fsb., dated the 25th day of November, 2006.

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STATE OF Illinois COUNTY OF COOK

SS

1, Donna W. Landt , a Notary Public in and for said county and state, do hereby certify that Eloisa Fraire

personally known to me to be the same person(s) whose name(s)

subscribed to the

foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as free and voluntary act, for the uses and purpose therein set forth.

Given under my hand and official seal, this My commission expires:

day of

HOF ICIAL SEAL" DONNA W. LANDT Notary Public, State of Illinois My Commission Expires 3-4-2007 Coot County Clart's Office

Donna W. Landt

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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 15 IN BLOCK 13 IN MIDLAND DEVELOPMENT COMPANY'S GRAND AND WOLF DEVELOPMENT, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 12-30-217-001-0000 JOSE L. FRAIRE

2945 MARION AVENUE, MELPOSE PARK IL 60164

Loan Reference Number : 0511150999 First American Order No: 15669896 First American Order No:

RS.
OUNTY CORTAS OFFICE Identifier: FIRST AMERICAN LENDERS ADVANTAGE

FRAIRE

10869896

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FIRST AMERICAN LENDERS ADVANTAGE

MORTGAGE