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REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

IL-Mtg., Rev. 9/86 Control No. 90714005

THIS INDENTURE BETWEEN JAMES H. SMITH & MELBA J. SMITH, his wife
_____, Mortgagor(s), of COOK
County, State of Illinois, and Fleet Finance, Inc., a Delaware Corporation, Mortgagee.

WITNESSETH: That Mortgagor has concurrently executed an Installment Note of even date in the principal sum of EIGHTEEN THOUSAND AND THIRTEEN DOLLARS AND SEVENTY ONE CENTS. Dollars (\$ 18,013.71)

payable with interest at 17.85 percent per annum; repayable in 84 equal installments of 368.12 each, beginning on the 22ND day of JULY, 19 87. To secure the indebtedness of said note Mortgagor does hereby convey and warrant to Mortgagee the following described Real Estate in COOK County, State of Illinois:

THE SOUTH 1/2 OF LOT 11 IN BLOCK 30 IN SOUTH LAWN A SUBDIVISION OF THE SOUTH 1/2 OF SECTION 8 AND THE NORTH 1/2 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 14915 CENTER, HARVEY, ILLINOIS

60426 DEPT-01 \$12.00
T#0003 TRAN 1605 06/22/87 14:16:00
#4828 # C *-87-339432
COOK COUNTY RECORDER

TAX NO. 29-08-414-005

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.

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 Mortgagor(')s(') 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 THEIR hand S and seal S this 17TH day of JUNE, A.D. 19 87

[Signature] (SEAL)
JOHN D. SMITH
[Signature] (SEAL)
JAMES H. SMITH
[Signature] (SEAL)
MELBA J. SMITH
[Signature] (SEAL)
MELBA J. SMITH

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 JAMES H. SMITH & MELBA SMITH, his wife 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 they signed, sealed and delivered said instrument as a free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and seal this 17TH day of JUNE, 19 87

"OFFICIAL SEAL"
Pamela A. Gordon
Notary Public, State of Illinois
My Commission Expires 2-18-91

[Signature]
Notary Public PAMELA A. GORDON

This document was drafted by: D. MORR

Mail to: FLEET FINANCE, INC.
620 W. 175th STREET
HOMEWOOD, IL 60430
Property Address: 14915 CENTER HARVEY, IL. 60426



87339432

-87-339432
GAG

12E

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DO NOT WRITE IN ABOVE SPACE

TO

Recording fee \$3.50. Extra acknowledgements, fifteen cents and five cents for each lot over three, and fifty cents for long descriptions.

MAIL TO:

Property of Cook County Clerk's Office

871933628

