

THIS INSTRUMENT WAS PREPARED BY:

GIVEN under my hand and Notarial Seal, this 22nd day of November, 1991, rights under any homestead, exemption and valuation laws.

as the Lt appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument personally known to me to be the same person whose name and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Alberto E. Martinez and Susana Martinez, his wife, as joint tenants, subscribed to the foregoing instrument.

STATE OF ILLINOIS COUNTY OF LAKE I, The Undersigned, a Notary Public in

Alberto E. Martinez (SEAL) day of November A.D. 1991 Susana Martinez (SEAL)

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this 22nd

day of November, 1991, at the County of Lake, State of Illinois, I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Alberto E. Martinez and Susana Martinez, his wife, as joint tenants, subscribed to the foregoing instrument.

1. The purpose of this instrument is to create a mortgage in favor of the lender named herein for the sum of \$100,000.00 (one hundred thousand dollars) to be repaid by the borrower named herein in accordance with the terms and conditions set forth herein. The borrower hereby certifies that the sum of \$100,000.00 is being used for the purchase of real estate located in the County of Lake, State of Illinois, and that the borrower is not a minor, is not under any legal disability, is not a bankrupt, and is not a debtor in a Chapter 11 or Chapter 12 reorganization under the Federal Bankruptcy Code. The borrower further certifies that the sum of \$100,000.00 is being used for the purchase of real estate located in the County of Lake, State of Illinois, and that the borrower is not a minor, is not under any legal disability, is not a bankrupt, and is not a debtor in a Chapter 11 or Chapter 12 reorganization under the Federal Bankruptcy Code.

65162916

NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 12-31-92

DEREK J. FRANKEL, Notary Public, Official Seal

Handwritten signature and date: November 22, 1991