

REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

UNOFFICIAL COPY

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This Indenture, WITNESSETH, That Jessica A. Josephs, an unmarried individual Mortgageor (s), of Cook County, State of Illinois, hereby convey and warrant to Pioneer Bank and Trust Company, 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 Nine Thousand Eight Hundred Twenty-Seven and 16/100----- Dollars, for the following described real estate in Cook County, State of Illinois

Lot 30 in Block 4 in Keeney's Highland Addition to Austin, being a Subdivision of the North 1/2 of the Northwest 1/4 of the Northwest 1/4 of Section 4, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I. # 16-04-100-033
Property Address: 1514 N. Luna Ave., Chicago

DEPT-01 RECORDING \$23.00
T90003 TRAN 5825 09/06/94 10:57:00
#9075 EB \*-94-779080
COOK COUNTY RECORDER

The said Mortgageor (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 \$ 9,827.16 repayable in 84 equal monthly installments of \$ 116.99 each, beginning on the 23rd day of September 19 94 as executed by Jessica A. Josephs, Mortgageors, to said Mortgagee upon full payment of which this conveyance shall become void.

The said Mortgageor(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 mortgageors failure to do so the owner of the above indebtedness may pay same and add the amounts thereof to the indebtedness due.

The said Mortgageor(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 Mortgageor (s) have hereunto set their hands and seal this 28th day of July, A.D. 1994

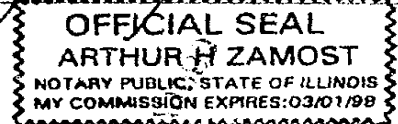
X Jessica A. Josephs (SEAL)
Jessica A. Josephs (SEAL)
(SEAL)
(SEAL)

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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 Jessica A. Josephs personally known to me to be the same person whose name subscribed to the foregoing instrument appeared before me this day in person and acknowledged that she 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 28th DAY OF July, 19 94
NOTARY PUBLIC



THIS DOCUMENT WAS DRAFTED BY Sandra Hudson
PIONEER BANK & TRUST COMPANY
4000 West North Avenue
Chicago, Illinois 60639

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# UNOFFICIAL COPY

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DEPT-01 RECORDING  
140003 TRAN 5218 DAVOLVA\* 10:27:00  
19078 \* FEB 24 - 22080  
COOK COUNTY RECORDER

Property of Cook County Clerk's Office

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OFFICIAL SEAL  
ARTHUR J. ZAMOST  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXPIRES 03/31/18

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