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REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

95768694

DEPT-01 RECORDING \$25.00
T#5555 TRAN 1019 11/08/95 13:26:00
#4357 JJ *-95-768694
COOK COUNTY RECORDER

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Table with handwritten entries: F 23 (A), P, T 23 V, I

THIS INDENTURE, WITNESSETH, That Felicita Torres, an unmarried individual Mortgagee(s), of Cook County, State of Illinois, hereby convey and warrant to Pioneer Bank & 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 Twenty Two Thousand Three Hundred Ninety Five and 60/100 Dollars, for the following described real estate in Cook County, State of Illinois.

LOT 64 IN BLOCK 2 IN JOHNSTON'S JR.'S SUBDIVISION OF 10 ACRES IN THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN.
P.R.E.I.#: 13-36-109-065
PROPERTY ADDRESS: 2858 W. Palmer St., Chicago

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The said Mortgagee(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 \$ 22,395.60 repayable in 120 equal monthly installments of \$ 186.63 each, beginning on the 3rd day of December 19 95 as executed by Felicita Torres Mortgagee, to said Mortgagee upon full payment of which this conveyance shall become void.

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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 her hand(s) this day of October 10th, A.D. 19 95.

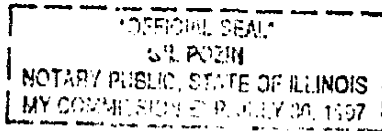
By: X Felicita Torres By: _____
FELICITA TORRES

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 Felicita Torres 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 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 10th DAY OF October, 19 95.



[Signature]
NOTARY PUBLIC

THIS DOCUMENT WAS DRAFTED BY Amparo Rosales

PIONEER BANK & TRUST COMPANY
4000 West North Avenue
Chicago, Illinois 60639

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