

104354/2000/1

# REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

**UNOFFICIAL COPY**

This Indenture, WITNESSETH, that **Ramiro Contreras and Elizabeth Contreras, his wife, Sigfrido Rivera & Maria M. Rivera, his wife (J)**

Mortgagor (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** Mortgagor of **Cook** County, State of **Illinois**

for the sum of **Nineteen thousand six hundred seventy four and 00/100** Dollars for the following described real estate in **Cook** County, State of **Illinois**

**THE EAST 30 FEET OF THE WEST 90 FEET OF LOT 7 IN BLOCK 12 IN HIELD'S SUBDIVISION OF BLOCKS 1 TO 6 AND 9 TO 12, INCLUSIVE, OF FALCONER'S ADDITION TO CHICAGO, A SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 28 TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

P.R.E.I.#: **13-28-213-026**  
PROPERTY ADDRESS: **5040 W. Wellington Ave., Chicago**

**95255907**

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.

This mortgage is given to secure the indebtedness of a note of even date in the amount of **\$ 19,674.00** repayable in **120** equal monthly installments of **\$ 163.95** each, beginning on the **14th** day of **May** **19 95** as executed by **Ramiro Contreras and Elizabeth Contreras, & Sigfrido Rivera & Maria M. Rivera**, Mortgagors, to said Mortgagee upon full payment of which this conveyance shall become void.

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 their hands and seal this **23rd** day of **March**, A.D. **1995**

*Sigfrido Rivera* (SEAL)  
*Maria M. Rivera* (SEAL)  
*Ramiro Contreras* (SEAL)  
*Elizabeth Contreras* (SEAL)  
STATE OF ILLINOIS, County of **Cook**, SS.

95355907

I, the undersigned, a Notary Public in and for said county and State aforesaid, do hereby certify that **Ramiro Contreras and Elizabeth Contreras, & Sigfrido Rivera & Maria M. Rivera** personally known to me to be the same person as whose name 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 **23rd** DAY OF **March**, 19 **95**

*[Signature]*  
NOTARY PUBLIC  
NOTARY PUBLIC  
HY COUS

THIS DOCUMENT WAS DRAFTED BY **Amparo Rosales**  
**PIONEER BANK & TRUST COMPANY**  
4000 West North Avenue  
Chicago, Illinois 60639

*23 Bank*

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Property of Cook County Clerk's Office

. DEPT-01 RECORDING \$23.00  
. T#0004 TRAN 5844 04/18/95 13:24:00  
. #6573 # LF \*-95-255907  
. COOK COUNTY RECORDER

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