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REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

96745529

Page 1

DEPT-01 RECORDING \$23.00
 T45555 TRAN 2867 10/01/96 13:34:00
 47139 ; JJ *-96-745529
 COOK COUNTY RECORDER

THIS INDENTURE, WITNESSETH, That Michael D. Gutenspergen, a bachelor and Frances ^{BCA} Mortgagor(s), of
 A. Ubaldi, a spinster (Tenants in Common)
 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 Fifteen thousand two hundred and ninety seven 60/100***** Dollars, for the following
 described real estate in Cook County, State of Illinois.

Lots 2, 3 and 4 in Block 43 in H.W. Elmore's Kedzie Avenue Ridge, being a subdivision of
 the NE 1/4 and the SE 1/4 of Section 23, Township 36 North, Range 13 East of the Third
 Principal Meridian, S of the Indian Boundary Line, in Cook County, Illinois.

P.R.E.I.#: 28-23-415-002 & 048

Property Address: 16418 Belle Plaine, Markham, IL.

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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 \$ 15,297.60 re-
 payable in 60 equal monthly installments of \$ 254.96 each, beginning on the 20th day
 of October 19 96 as executed by Michael D. Gutenspergen and Francesca Mortgagors, to said
 A. Ubaldi

Mortgagee upon full payment of which this conveyance shall become void.

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BOX 22

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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.

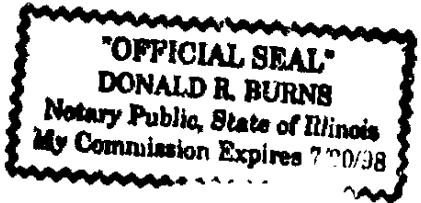
In Witness Whereof the said Mortgagor(s) have hereunto set their hand(s) this day of May 1 A.D. 19 96

By: Michael D. Gutenspergen By: Francesca A. Ubaldi

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 Michael D. Gutenspergen and Francesca A. Ubaldi 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 1st DAY OF May, 19 96



Signature of Notary Public and the text NOTARY PUBLIC

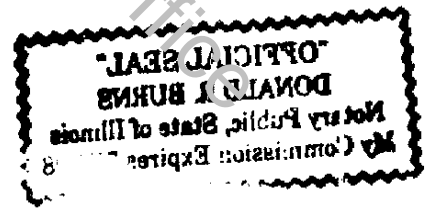
THIS DOCUMENT WAS DRAFTED BY Sylvia Soto

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

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