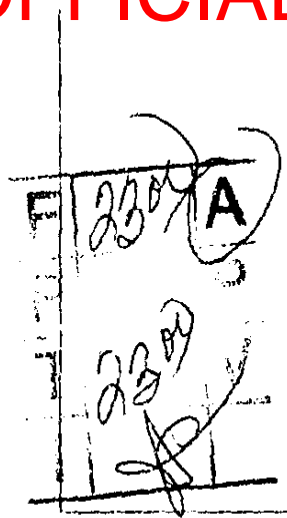


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## REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

Page 1



96916545

- DEPT-01 RECORDING \$23.00
- T#0003 TRAN 9785 12/04/96 10:59:00
- #8973 + LM \*-96-916545
- COOK COUNTY RECORDER

**Jonathan Kelly and Lashone Kelly,**  
his wife (J)

THIS INDENTURE, WITNESSETH, That \_\_\_\_\_ Mortgageor(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 Thirteen thousand forty five and 20/100 Dollars, for the following

described real estate in Cook County, State of Illinois.

Lot 11 of Mancou's Resubdivision of Lots 1, 2, and 3 in Francisco Terrace, being a Resub-  
division of Lots 10, 11, 12, 13, and 14, and that part of Lot 15, lying North of West  
Walnut Street, in Block 13 in J. P. Brown's Subdivision of Lot 13 and the South 3 acres  
of Lot 2, of O. S. Lee's and Others Subdivision of the Southwest 1/4 of Section 12,  
Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.R.E.I.#: 16-12-311-059

Property address: 2846 W. Walnut St., Chicago

96916545

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 \$ 13,045.20 re-  
payable in 60 equal monthly installments of \$ 217.42 each, beginning on the 15TH day  
of December 19 96 as executed by Jonathan Kelly and Lashone Kelly, Mortgageors, to said  
Mortgagee upon full payment of which this conveyance shall become void.



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REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

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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 Mortgagor in the event of foreclosing this mortgage.

In Witness Whereof the said Mortgagor(s) have hereunto set their hand(s) this day of 3rd day of September A.D. 19 96

By: [Signature] Jonathan Kelly  
By: [Signature] Lashone Kelly

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 Jonathan Kelly and Lashone Kelly 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 3rd DAY OF September, 19 96

[Signature]  
NOTARY PUBLIC



96916545

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

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