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REAL ESTATE
MORTGAGE
WITH HOMESTEAD
WAIVER

Page 1

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DEPT-01 RECORDING \$23.00
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\$1411 + J.J * 96-296923
COOK COUNTY RECORDER

THIS INDENTURE, WITNESSETH, That Maximino Andrade & Francisca Andrade (J) 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 74 (except the South 35 feet conveyed to the Metropolitan West Side elevated Railroad Company by deed recorded 3/31/1896, as document 2365881 in Book 5314, page 411) in Lombard's Subdivision of Block 50 in Section 19, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.
P. R. E. I.#: 17-19-420-002
Property address: 1757 W. Cullerton, Chicago

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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 repayable in 60 equal monthly installments of \$ 217.43 each, beginning on the 15th day of May 19 96 as executed by Maximino Andrade & Francisca Andrade, Mortgageors, 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 their hand(s) this day of

March 5, A.D. 19 96

By: Maximino Andrade By:
Francisca Andrade By:
Maximino Andrade
Francisca Andrade

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 Maximino Andrade and Francisca Andrade 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 5th DAY OF March 19 96

[Handwritten signature of Notary Public]

NOTARY PUBLIC

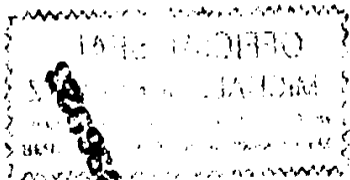


THIS DOCUMENT WAS DRAFTED BY Amparo Rosales

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

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