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NATIONS TITLE AGENCY OF ILLINOIS, INC. 246 EAST JANATA BLVD., #300 LOMBARD, ILLINOIS 60148 (630) 268-8989

MERITAGE MORTGAGE CORPORATION

5665 SOUTHWEST MEADOWS ROAD, SUITE 350 LAKE OSWEGO, OR 97035

WAIVER AND RELEASE OF HOMESTEAD WAIVER

Know all men by these presents, that I,

REGINALD BANKS

spouse of

SHARISE C. EANKS the Public Trustee of

COOK

County,

ILLINOIS

, the grantor in a Deed of Trust to , for the use of

as beneficiary,

MERITAGE MORTGAG CORPORATION, encumbering the following described property:

LOTS 41 AND 42 IN B'O'K 3 IN THOMAS SCANLAN'S ADDITION TO PULLMAN BEING A SUBDIVISION OF THE E'ST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel Number:

25-21-424-020 VOLUM: #468

also

known and numbered:

11822 SOUTH YALE AVENUE

CHICAGO, IL 60628

hereby consent to the encumbrance of said property by my spouse and do hereby fully and absolutely waive and release all rights and claims I may have in and to said or mises as to a homestead exemption under the ILLINOIS Homestead Laws now existing or which may hereafter be passed in relation thereto.

By the execution of this instrument I fully intend that any claim of homestead exemption regarding the above described property, both now or in the future, be, and is, subordinate and inferior to the Deed of Trust executed by my spouse for the use of

MERITAGE MORTGAGE CORPORATION,

and shall be of

no force and effect as against said Deed of Trust at any time.

Dated this 8th day of March, 1999.

Sharbe C. BANKS 11822 S. Yale

SPOUSE S

REGINALD BANKS

DATE

ate of ILLINOIS County of COOK

The forgoing instrument was acknowledged before me this

, by REGINALD BANKS SHARISE C. BANKS.

day of // a

OFFICIAL SEAL NOEL MARIE STROM

NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES:06/03/02

My Commission Expires

DDS-WHW

UNOFFICIAL COPY

NATION OF USE A DENCY OF ILLINOIS, INC. 200 ENTE JANATA BLVD., #300 LOWEARD, ILLINOIS 80148 (630) 265-8989

Property of County Clerk's Office