

UNOFFICIAL COPY

Illinois Predatory Lending Database Pilot Program

Certificate of Exemption



Doc#: 0634711119 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/13/2006 03:36 PM Pg: 1 of 3

Property of Cook County Clerk's Office

The property identified as: **PIN:** 20-18-119-042-0000

Address:

Street: 5816 S. Claremont

Street line 2:

City: Chicago

State: IL

ZIP Code: 60636

Lender: Ron Vanna

Borrower: Alonzo Moreno, Morteza Tafreshi

Loan / Mortgage Amount: \$60,000.00

The property is in the designated area and the loan application is dated before September 1, 2006.

314

Certificate number: 5DC9FD54-1752-4B60-9E8E-83C92DD38FAD

Execution date: 09/18/2006

UNOFFICIAL COPY

TRUST DEED (ILLINOIS)
For Use With Note Form No. 1448
(Monthly Payments Including Interest)

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THIS AGREEMENT, made September 18, 2006
between ~~an unmarried man~~ *a married man*
Alonzo Moreno and Morteza M. Tafreshi, 1703 North
Ridgeway, Chicago, IL, herein referred to as "Mortgagors,"
and Ronald Vanna and Kathleen Vanna, as joint tenants,
herein referred to as "Trustee,"

Witnesseth: That Whereas Mortgagors are justly indebted to the legal holder of a principal promissory note, termed "Installment Note," of even date herewith, executed by Mortgagors, made payable to Bearer and delivered, in and by which note Mortgagors promise to pay the principal sum of \$60,000.00 Dollars, and interest from September 30, 2006, on the balance of principal remaining from time to time unpaid at the rate of Seven per cent per annum, such principal sum and interest to be payable in monthly installments of interest only as follow: \$350.00

Dollars on the 31st day of October, 2006, and \$350.00 Dollars on the 30th day of each and every month thereafter until said note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due on the 30th day of September, 2007; all such payments on account of the indebtedness evidenced by said note to be applied first to accrued and unpaid interest on the unpaid principal balance and the remainder to principal; all payments being made payable as directed or at such other place as the legal holder of the notes may, from time to time, in writing appoint, which note further provides that at the election of the legal holder thereof and without notice, the principal sum remaining unpaid thereon, together with accrued interest thereon, shall become at once due and payable, at the place of payment aforesaid, in case default shall occur and continue for three days in the performance of any other agreement contained in this Trust Deed (in which event election may be made at any time after the expiration of said three days, without notice), and that all parties thereto severally waived presentment for payment, notice of dishonor, protest and notice of protest.

NOW THEREOF, to secure the payment of the said principal sum of money and interest in accordance with the terms, provisions and limitations of the above mentioned note and of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, Mortgagors by these presents CONVEY AND WARRANT unto the Trustee, its or his successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the CITY OF CHICAGO, COUNTY OF COOK, IN STATE OF ILLINOIS, to wit:

LOTS 7 AND 8 IN BLOCK 5 IN THE TREMONT RIDGE, A SUBDIVISION OF THE SOUTHWEST ¼ OF THE NORTHWEST ¼ [EXCEPT THE NORTH 5 ACRES THEROF] OS SECTION 18, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

which, with the property hereinafter described, is referred to herein as the "premises,"

Permanent Real Estate Index Number(s): 20-18-119-042-0000

Address(es) of Real Estate: 5816 South Claremont, Chicago, Illinois

TOGETHER with all improvements, tenements, easements and appurtenances thereto belonging, and all rents, issues and profits thereto for so long and during all such times as Mortgagors may be entitled thereto (which rents, issues and profits are pledged primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, water, light, power, refrigeration and air conditioning (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, awnings, storm doors and windows, floor coverings, indoor beds, stoves and water heaters. All of the foregoing are declared and agreed to be a part of the mortgaged premises whether physically attached thereto or not, and it is agreed that all buildings and additions and all similar or other apparatus,

P.N.T.N.

UNOFFICIAL COPY

equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be part of the mortgaged premises.

TO HAVE AND TO HOLD the premises unto the said Trustee, its or his successors and assigns, forever, for the purposes, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits Mortgagors do hereby expressly release and waive.
The name of a record owner is Alonzo Moreno and Morteza m> Tafreshi

Witness the hands and seals of Mortgagors the day and year first above written.

(SEAL) *[Signature]* (SEAL)

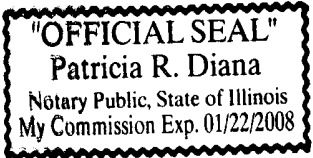
(SEAL) *[Signature]* (SEAL)

State of Illinois, County of Cook ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that

ALONZO MORENO and MORTEZA M. TAFRESHI

personally known to me to be same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their 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 official seal, this 18th day of September 19 2006

Commission expires 1/22/08 to NORBERT M. ULASZEK NOTARY PUBLIC
Patricia R. Diana

This instrument was prepared by Attorney at Law • Abogado
4535 South Kedzie Avenue
Chicago IL 60632

Mail this instrument to RONALD VAN... 773-376-6644 Fax 773-376-9690
(Name and Address)

1720 S. 200 EAST KNOX, IN. 46534
(City) (State) (Zip Code)

OR RECORDER'S OFFICE BOX NO. _____