UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 0830439037 Fee: \$42.25 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 10/30/2008 11:28 AM Pg: 1 of 3

The property identified as:

PIN: 10-19-317-020-0000

Address:

Street:

6812 W KEENEY STREET

Street line 2:

City: NILES

State: IL

ZIP Code: 60714

Lender:

NILES TOWNSHIP SCHOOLS CREDIT UNION

Borrower: PATRICK A. SCHUTT AND SHERRY SCHUTT

Loan / Mortgage Amount: \$16,297.59

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 838C695C-4C52-40E4-BB3F-70FC9417EBF0

Execution date: 05/07/2008

SPN MAN

0830439037 Page: 2 of 3

JNOFFICIAL COPY

THIS DOCUMENT PREPARED BY: MAIL TO:

Niles Township Schools CU 5940 Lincoln Avenue Morton Grove, IL. 60053

MORTGAGE

THIS MORTGACE is given on May 7, 2008. Sherry Schutt, husered and wife ("Mortgagor"). This mortgage is given to Niles Township Schools Credit Union which is existing under the laws of Illinois, and whose address is 5940 Lincoln Avenue, Morton Grove, IL 60053("mortgagee").

Mortgagor owes Mortgages the principal sum of \$16,297.59. This principal sum is payable in 120 semi-monthly installments of \$155.00, with a final payment of \$24.17. This debt is evidenced by Mortgagor's note dated the same date as this Mortgage ("note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 30, 2013. This Mortgage secures the repayment of the note and the This mortgage secures the repayment of the note and the performance of Mortgagor's covenants and agreements under this Mortgage and the note. For this purpose, Mortgagor does hereby mortgage, grant and convey to mortgagee the following described property 6812 W Keeney Street, Niles Il 60714 ("property"), located in Cook

LOT 30 IN STOLTZNER'S ADDITION TO EVERGREEN ESTATES BEING A SUBDIVISION IN THE NORTH PART OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF WAUKEGAN ROAD, ACORDING TO PLAT THEROF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT

PIN: 10-19-317-020-0000

If Mortgagee must defend or enforce its interest granted herein, Mortgagor agrees to pay the Mortgagee's reasonable attorney's fees, costs, and any sale expenses.

No other property of Mortgagor shall serve as security for this indebtedness, regardless of any other statements contained in any other loan documents executed and delivered by Mortgagor to Mortgagee. This mortgage is not secured by any other collateral, no matter what any other agreement between Mortgagor and Mortgagee states, nor is it secured by any right of setoff or lien granted by statue or otherwise, and Mortgagee of Mortgagee to waive any collateral or right to other collateral, it being the intent of Mortgagee to waive any collateral of any kind securing this indebtedness except Mortgagor's principal residence, as described herein as "property," so as to be in full

0830439037 Page: 3 of 3

UNOFFICIAL COPY

Mortgagor acknowledges and warrants that the value of the property herein exceeds the balance owed on all encumbrances against the property and there clearly exists equity in the property for the benefit of Mortgagee.

STATE OF ILLINOIS) COUNTY OF KANE

Stopent Ox Cook On May 7, 2008, before me, the Notar, Public named below, personally appeared the person(s) names above, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed above and acknowledged to me that the contract the manufacture of the persons whose names are subscribed above and acknowledged to me that the contract the manufacture of the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons whose names are subscribed above and acknowledged to me the persons are subscribed above and acknowledged to me the persons are subscribed above and acknowledged to me the persons are subscribed above. to me that they executed the Mortgage in their authorized capacities, and by their signatures executed the Mortgage. Witness my hand official seal.

My Commission expires:

8-27-09

OFFICIAL SEAL GAIL TAMMELING NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:08/27/09