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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

Property of Cook County Clerk's Office

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

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THIS DOCUMENT PREPARED BY:
MAIL TO:

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

MORTGAGE

THIS MORTGAGE is given on May 7, 2008. The Mortgagors are Patrick A. Schutt and Sherry Schutt, husband 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 Mortgagee 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 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 County, State of Illinois:

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 NUMBER 1460516.

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 statute or otherwise, and Mortgagee expressly waives any other 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 compliance with 11 U.S.C. 1322 (b) (2).

