

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



Doc#: 0834608105 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/11/2008 10:20 AM Pg: 1 of 3

The property identified as: **PIN:** 15-10-436-030-0000

**Address:**

**Street:** 832 SOUTH 11TH AVENUE

**Street line 2:**

**City:** MAYWOOD

**State:** IL

**ZIP Code:** 60153

**Lender:** Oak Financial

**Borrower:** CLARENCE & MARY RIVERS

**Loan / Mortgage Amount:** \$3,967.20

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:** F3A021AC-4973-4875-91CE-94B3244CB17C

**Execution date:** 12/04/2008

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## TRUST DEED

THIS INDENTURE, made 9-15-08,  
between MARY & CLARENCE RIVERS  
PAM JOHNSON

herein referred to as "Grantors" and G.P. O'Connor of Palos Heights, Illinois herein referred to as "Trustee," witnesseth: THAT, WHEREAS the Grantor have promised to pay to G.P.O'Connor, herein referred to as "Beneficiary" the legal holder of the Loan Agreement hereinafter described, the sum of \_\_\_\_\_

Dollars (\$ 2975.00 ), evidenced by one certain Loan Agreement of the Grantors of even date herewith, made payable to the Beneficiary, and delivered, in and by which said Loan Agreement the Grantors promise to pay the said sum \$ 2975 in 36 consecutive monthly installments: ONE at \$ 110.20 followed by 35 at \$ 110.20, with the first installment beginning on Completion and

the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at PALOS HEIGHTS, ILLINOIS at such place as the Beneficiary or other holder may, from time to time, in writing appoint. The principal amount of the Loan Agreement is \$ 3902.20. The Loan Agreement has a Last Payment Date of \_\_\_\_\_.

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by \_\_\_\_\_ these presents CONVEY and WARRANT unto the Trustee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the VILLAGE OF MAYWOOD COUNTY OF COOK AND STATE OF ILLINOIS, to wit:

Lots 813 and 814 in Madison Street addition to Maywood, being a subdivision of part of section 10, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois

PIN # 15-10-436-030-0000 and 15-10-436-031-0000  
CKA : 832 South 11th Avenue Maywood, Il. 60153

which, with the property hereinafter described, is referred to herein as the "premises." TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interest, rents, and profits TO HAVE AND TO HOLD the premises unto the said TRUSTEE, its successors and assigns, forever, for the purpose, and upon the uses and trusts herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemptions Laws of the State of Illinois, which said rights and benefits the Grantors do hereby expressly release and waive

This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are incorporated herein by reference and are part hereof and shall be binding on the Grantors, their heirs, successors and assigns.

WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

Mary & Rivers (SEAL) Clarence Rivers  
Pamela Johnson (SEAL)

OFFICIAL SEAL  
STATE OF ILLINOIS  
FRANK E. TOLAND  
NOTARY PUBLIC - STATE OF ILLINOIS  
MY COMMISSION EXPIRES: 05/15/09  
County of COOK

Given under my hand and notarial Seal this 15 day of September, A.D. 2008  
Frank E Toland

I, FRANK E TOLAND  
said County, in the state aforesaid, DO HEREBY CERTIFY that MARY + CLARENCE RIVERS AND I who ARE personally known to me to be the said foregoing instrument as they as their free and voluntary act, for the

INSTRUCTIONS  
NAME  
STREET  
CITY  
PHONE  
RECORD

