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Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption



Doc#: 0834710025 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/12/2008 01:09 PM Pg: 1 of 4

The property identified as: **PIN:** 17-34-323-046-0000

Address:

Street: 3804 S. Indiana

Street line 2:

City: Chicago

State: IL

ZIP Code: 60653

Lender: Karu, LLC Katarina Ciric and Radenko Ciric

Borrower: Michael P. Hartnett and Jacqueline A. Hartnett c/o A.M. Schleifer & Associates

Loan / Mortgage Amount: \$53,579.94

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: FAA8E7D5-F268-4801-B9EC-58A24688C4FD

Execution date: 12/10/2008

GEORGE E. COLE®
LEGAL FORMS

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No. 216
November 1994

**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 November 20 ~~XX~~2008,
between Karu, LLC, Katarina Ciric and Radenko Ciric

5314 N. Natchez Chicago IL
(No. and Street) (City) (State)

herein referred to as "Mortgagors," and Michael P. Hartnett

and Jacqueline A. Hartnett *cf. A.M. Schleifer & Assoc*

20 N. Clark St., Ste. 2200 Chicago IL
(No. and Street) (City) (State)

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 \$53,579.94

Dollars, and interest from November 20, 2008 on the balance of principal remaining from time to time unpaid at the the rate of 8% per cent per annum, such principal sum and interest to be payable in

installments as follows: (\$1,679.01) One Thousand Six Hundred Seventy Nine and 00/100

Dollars on the 4th day of December, ~~XX~~2008, and \$1,679.01 Dollars on

the 4th 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 4th day of March, ~~XX~~2009; 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; the portion of each of said installments constituting principal, to the extent not paid when due, to bear interest after the date for payment thereof, at the rate of 10% per cent per annum, and all such payments being made payable at 20 N. Clark St., Ste. 2200, Chicago, IL 60602

or at such other place as the legal holder of the note 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 in the payment, when due, of any installment of principal or interest in accordance with the terms thereof or 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 waive presentment for payment, notice of dishonor, protest and notice of protest.

NOW THEREFORE, 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:

See Attached

Above Space for Recorder's Use Only

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

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Permanent Real Estate Index Number(s): 17-34-323-040-0000

Address(es) of Real Estate: 3804 S. Indiana, Chicago, IL 60653

TOGETHER with all improvements, tenements, easements and appurtenances thereto belonging, and all rents, issues and profits thereof 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, inador 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, 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: KARU, LLC

This Trust Deed consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4, are incorporated herein by reference and hereby are made a part hereof the same as though they were here set out in full and shall be binding on Mortgagors, their heirs, successors and assigns.

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

Katarina Ciric (SEAL) + Radnko Ciric (SEAL)

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)	<u>Katarina Ciric</u>	<u>Radnko Ciric</u>
	<u>KARU, LLC</u>	
	<u>Katarina Ciric</u> (SEAL)	(SEAL)
	<u>Katarina Ciric</u>	

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

Katarina Ciric, Radnko Ciric, and Karu, LLC through Katarina Ciric

IMPRESS SEAL HERE

personally known to me to be the same person s whose name s 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 20th day of November
Commission expires 8/3/2010 X99 Barbara Targoff
OFFICIAL SEAL
BARBARA TARGOFF 200
NOTARY PUBLIC - STATE OF ILLINOIS
COMMISSION EXPIRES 08/03/10
NOTARY PUBLIC

This instrument was prepared by Michael Conrad 1561 Oakton St., Des Plaines, IL 60018
(Name and Address)

Mail this instrument to _____
(Name and Address)

(City) (State) (Zip Code)

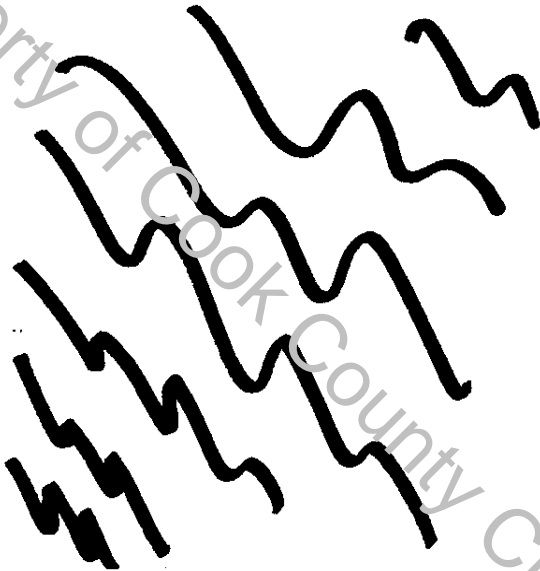
OR RECORDER'S OFFICE BOX NO. _____

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EXHIBIT A

LOT 4 IN THE SUBDIVISION OF LOTS 1, 2 AND 3 IN GOLDIE'S
RESUBDIVISION OF THE NORTH ½ OF THE SOUTEAST ¼ OF THE
SOUTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 34, TOWNSHIP 39
NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

A series of approximately six thick, black, wavy, handwritten scribbles that appear to be a signature or a mark. The scribbles are located in the center of the page, overlapping the diagonal watermark text.