

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 0902257231 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 01/22/2009 01:04 PM Pg: 1 of 3

Report Mortgage Fraud 800-532-8785

The property identified as: PIN: 28-14-422-021-0000

Address:

Street: 3235 W 157th Street

Street line 2:

City: Markham

State: IL

ZIP Code: 60426

Lender: Urban & Burt, Ltd.

Borrower: Loretta Winters

Loan / Mortgage Amount: \$4,786.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 7770 et seq. because the application was taken by an exempt entity.

Certificate number: F54A5F47-35D9-4B21-B458-EC8792682DB4

Execution date: 01/21/2009

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Mortgage & Note
(Illinois)

THIS INDENTURE WITNESS,

That the undersigned as grantors of Markham, County of Cook and State of Illinois, for and in consideration of the sum of one dollar and other good and valuable considerations, in hand paid convey and warrant to Urban & Burt, Ltd. of 5320 W. 159th St., Ste. 501, Oak Forest County of Cook, State of Illinois the following described Real Estate, with all improvements thereon, situated in the County of Cook, of in the State of Illinois, to wit:

Lots 38, 39, and 40 in Block 5 in Crissan Park Markham 6th Addition being a Subdivision of the South East 1/4 of the South East 1/4 of Section 14, Township 36 North, Range 13, East of the Third Principal Meridian, lying South of the Indian Boundary Line, in Cook County, Illinois.

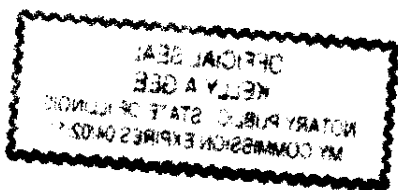
hereby releasing and waiving all rights under and by virtue of the homestead laws of the State of Illinois.

Permanent Real Estate Index Number(s): 28-14-422-021-0000, 28-14-422-022-0000 and 28-14-422-023-0000

Address(es) of Real Estate: 3235 West 157th St., Markham, IL 60426

GRANTOR(S) AGREE to pay all taxes and assessments upon said property when due, to keep the buildings thereon insured to their full insurable value, to pay all prior encumbrances and the interest thereon and to keep the property tenantable and in good repair and free of liens. In the event of failure of grantors to comply with any of the above covenants, the grantee is authorized to attend to the same and pay the bills therefore, which shall, with 9% interest thereon, become due immediately, without demand. On default in any payments hereunder, grantee may declare the whole indebtedness due and proceed accordingly.

AS FURTHER SECURITY grantor(s) hereby assign, transfer and set over to grantee all the rents, issues and profits of said premises, from and after this date, and authorize him to sue for, collect and receipt for the same, to rent the said premises as he may deem proper and to apply the money so arising to the payment of this indebtedness, or to any advancements made as aforesaid, and it shall not be the duty of grantee to inquire into the validity of any such taxes, assessments, liens, encumbrances, interest or advancements.



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\$4,786 .00

January 21, 2009

Due and payable on May 15, 2010, for value received I promise to pay to the order of Urban & Burt, Ltd. the sum of Four Thousand, Seven Hundred Eighty Six Dollars at the office of the legal holder of this instrument with interest at 6 percent per annum after January 21, 2009, until paid, payable at said office, as follows: 5320 West 159th Street, Suite 501, Oak Forest, Illinois 60452.

And to secure the payment of said amount I hereby authorize, irrevocably any attorney of any court of record in any County or State in the United States to appear for us in such court, in term time or vacation at any time after maturity hereof, and confess a judgment without process in favor of the holder of this instrument for such amount as may appear to be unpaid thereon, together with costs, and reasonable attorney's fees, and to waive and release all errors which may intervene in such proceedings, and to consent to immediate execution upon such judgment, hereby ratifying and confirming all that my said attorney may do by virtue hereof.

Witness our hands and seals this 21 day of January, 2009

Loretta Winters
Loretta Winters

Edmund G. Urban
Urban & Burt, Ltd.
5320 W. 159th St., Ste. 501
Oak Forest, IL 60452

STATE OF ILLINOIS

COUNTY OF COOK

I Kelly A Gee, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Loretta Winters personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as 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 21st day of January, 2009.

Kelly A Gee
NOTARY PUBLIC

Commission Expires: 4/2/2011

