

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption

0901-34861  
PRAIRIE TITLE INC.  
6821 NORTH AVENUE  
OAK PARK, IL 60302

Report Mortgage Fraud  
800-532-8785



Doc#: 0910554006 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 04/15/2009 12:39 PM Pg: 1 of 3

3

The property identified as: **PIN:** 04-06-305-018-0000

**Address:**

**Street:** 4027 Picardy Drive

**Street line 2:**

**City:** Northbrook

**State:** IL

**ZIP Code:** 60062

**Lender:** Mortgage Hocks, Inc

**Borrower:** Mr and Mrs Steven Katz

**Loan / Mortgage Amount:** \$111,000.00

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:** 176210EC-289E-4B8C-B16B-EE55E083F7ED

**Execution date:** 03/03/2009

PT 0901-3486121

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**PRAIRIE TITLE INC.**  
**6821 NORTH AVENUE**  
**OAK PARK, IL 60302**

State of Illinois )  
) ss.  
County of Cook )

## AGREEMENT FOR MORTGAGE

Mortgage Amount: \$111,000.00  
Dated: March 3, 2009  
Property Address: 4027 Picardy Drive, Northbrook, IL 60062

FOR VALUE RECEIVED, the undersigned, Mr. and Mrs. Steven Katz, Individual, of the City of Northbrook, State of Illinois, his/her successors, heirs and assigns (collectively "Mortgagor"), as fee title owner of the subject Property, in connection and in consideration of the premises and Ten Dollars (\$10) in hand paid by the Mortgagee to the Mortgagor, and for other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged by the Mortgagor, the Mortgagor does hereby GRANT, RELEASE, REMISE, ALIEN MORTGAGE and CONVEY unto the Mortgagee Hocks, Inc., and Illinois corporation, of 724 Charlemagne, Northbrook, Illinois 60062 or his successors or assignees ("Mortgagee") a valid and existing second mortgage on the subject Property. Mortgagor shall, at any time during the term of the Agreement, execute and effectuate any such other document to evidence this lien of the subject Property by Mortgagee.

In performance of this Agreement, Mortgagor shall pay all of the principal, interest, taxes, insurance, escrowed items, prepayment penalties (if any), fees, costs and amounts due and payable under the primary mortgage on the Property (collectively "Mortgage Payment"). Mortgagor shall pay the Mortgage Payment to the Mortgagee on the last day of every month. The Total Payment shall be at an interest rate of Prime, which is currently 3.25% and only the interest is due on the money every month.

Mortgagor shall pay all sums to enforce this Agreement, including without limitation all court costs and attorneys fees. Upon an event of default, all unpaid principal and interest shall become immediately due and payable and shall become collectible immediately without presentment, demand, protest or notice of any kind, all of which the Mortgagor expressly waives. Mortgagor acknowledges and agrees that this Agreement and the loan thereunder is not considered a "Consumer Transaction" as defined in the Illinois Code of Civil Procedure. The Mortgagor signed below, personally and individually, unequivocally and without setoff, jointly and severally guarantee the payment under this Note. MORTGAGOR ACKNOWLEDGES THAT HE/SHE HAVE BEEN REPRESENTED (OR HAVE HAD THE OPPORTUNITY TO BE REPRESENTED) IN THE SIGNING OF THIS NOTE AND IN THE MAKING OF THIS WAIVER BY INDEPENDENT LEGAL COUNSEL.

*IN WITNESS WHEREOF*, the Maker has executed this Note the day and year first above written.

MORTGAGOR

\_\_\_\_\_  
By: \_\_\_\_\_  
Personally and Individually

I, the undersigned, a Notary Public in and for the said County, in the State, aforesaid, DO HEREBY CERTIFY that Michael Cairns is personally known to me and whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes set forth herein.

Given under my hand and official seal this 3<sup>rd</sup> day of March, 2009 2009

PREPARED BY & MAIL TO  
HOCKS, INC  
1141 W RANDOLPH ST  
CHICAGO, IL. 60607

\_\_\_\_\_  
OFFICIAL SEAL  
LORI A. DUPUIE  
Notary Public - Illinois  
DUPAGE COUNTY  
My Commission Expires  
July 26, 2010

**UNOFFICIAL COPY**



A POLICY ISSUING AGENT OF  
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

FILE NO. 0901-34861  
COMMITMENT NO. 0901-34861

**SCHEDULE A**

*(continued)*

**LEGAL DESCRIPTION**

LOT 240 IN CHARLEMAGNE UNIT 2, BEING A SUBDIVISION IN SECTION 6, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON SEPTEMBER 7, 1967 AS DOCUMENT LR 2346202.

PERMANENT INDEX NUMBER: 04-06-305-018-0000

COMMONLY KNOWN AS 4027 Picardy Drive, Northbrook, IL 60062