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1048

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption



0924029030 Fee: \$42.25 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 08/28/2009 11:32 AM Pg: 1 of 3

Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 03-34-207-094-0000

Address:

Street:

511 BLUE JAY COURT

Street line 2:

City: MOUNT PROSPECT

ZIP Code: 60056

Lender.

NILES TOWNSHIP SCHOOLS CREDIT UNION

Borrower: WILLIAM M AND DENISE PLATH

Loan / Mortgage Amount: \$33,820.16

The Clarks 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: 7B4E0D14-1548-4AFB-A491-F048C821D27B

Execution date: 07/09/2009

0924029030 Page: 2 of 3

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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 July 9, **2009**. The Mortgagors are **William M. and Denise Plath**, 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 \$33,820.16. This principal sum is payable in 60 monthly installments of \$623.00, with a final payment of \$52.4.46. 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 August 1, 2014. 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 recovering described property 511 Blue Jay Court, Mount Prospect IL 60056 ("property"), located in Cook County. State of Illinois:

THE EAST 38.21 FEET OF LOT 5 IN PLAT OF CORRECTION OF ORCHARD FIELD TOWNHOMES SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 03-34-207-094-0000

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 statue or otherwise, and Mortgagee

he intent of Mortgagee to waive any expressly waives any other collateral coilateral 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).

Mortgagor acknowledges and warrants that the value of the property herein exceeds the balance owed on all encumbrances against the property and there clearly exists equity in the property for the benefit of Mortgagee.

2009

STATE OF Illinois COUNTY OF Cook

OFFICIAL SEAL

SHERRY HARRIS

and for the thickness of the state of the st , A Notary Public in and for said county and state do hereby certify that Williams M. and Denise Plath, personally known to me to be the same person (s) whose name(s) are subscribed to the forgoing instrument, appeared before me this day in person and acknowledged that they signed and delivered

the said instrument as their free and voluntary act, for the uses and purpose therein set fortr.

Given under my hand and official seal on ``

Notary Public