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Illinois Anti-Predatory **Lending Database Program**

Certificate of Exemption



0925234039 Fee: \$42.25 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 09/09/2009 09:57 AM Pg: 1 of 3

Report Mortgage Fizud 800-532-8785

The property identified as:

PIN: 04-33-105-011-0000

Address:

Street:

1220 LONGMEADOW DR

Street line 2:

City: GLENVIEW

ZIP Code: 60025

Lender.

NILES TOWNSHIP SCHOOLS CREDIT UNION

Borrower: PATRICK A GRANT AND JANET M GRANT

Loan / Mortgage Amount: \$26,653.00

White Clarks iter This property is located within Cook County and the transaction is exempt from the requiremants of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 233F78D8-744D-4208-B376-A62F93FEDE0E

Execution date: 08/13/2009

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THIS DOCUMENT PREPARED BY:

MAIL TO:

Niles Township Schools CU 5940 Lincoln Avenue Morton Grove, IL. 60053



THIS MORTGAGE is given on August 13, 2009. The Mortgagors are Patrick A. Grant and Janet M. Grant, 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 \$26,653.00. This principal sum is payable in 59 monthly installments of \$500.00, with a final payment of \$497.80. 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 19, 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 following described property 1220 Longmeadow Drive, Glenview ("property"), located in Cook County, State of Illinois:

LOT 17 IN KEMPSTON COUNTRYSIDE BEING A SUBDIVISION IN THE FAST HALF OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PIN: 04-33-105-011-0000

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 expressly waives any other collateral or right to other collateral, it being the intent of Mortgagee to waive any

collateral 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.

STATE OF Illinois

COUNTY OF Cook)

in ar , A Notary Public in and for said county and state do hereby certify that Patrick A. and Janet M. Grant, 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 for in.

Given under my hand and official seal on _

Notary Public

OFFICIAL SEAL