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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 0932808008 Fee: \$38.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/24/2009 11:24 AM Pg: 1 of 2

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN: 16-05-320-029-0000**

Address:

Street: 928 NORTH AUSTIN

Street line 2:

City: OAK PARK

State: IL

ZIP Code: 60302

Lender: Oak Financial

Borrower: MARTIN & DIANE BROWN

Loan / Mortgage Amount: \$10,350.00

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: 274FA277-CDF4-4FC6-B194-9711AB6DD253

Execution date: 10/23/2009

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TRUST DEED

THIS INDENTURE, made 9-16-09
 between MAUREEN · DIANE · JULIE · MARTIN
BROWN

herein referred to as "Grantors" and Oak Financial

Palos Heights, Illinois herein referred to as "Trustee,"

witnesseth: THAT, WHEREAS the Grantor have promised

to pay to G.P.O'Connor, herein referred to as

"Beneficiary" the legal holder of the Loan Agreement

hereinafter described, the sum of \$15,766.20

Dollars (\$ 15,766.20), evidenced by one certain

Loan Agreement of the Grantors of even date herewith,

made payable to the Beneficiary, and delivered, in and by

which said Loan Agreement the Grantors promise to pay

the said sum \$ 15,766.20 in 60 consecutive monthly

installments: ONE at \$262.77 followed by 59 at \$ 262.77, with the first installment beginning on Nov 20, 2009 and

the remaining installments continuing on the same day of each month thereafter until fully paid. All of said payments being made payable at

PALOS HEIGHTS, ILLINOIS or at such place as the Beneficiary or other holder may, from time to time, in writing appoint. The principal amount of

the Loan Agreement is \$ 10,350.00. The Loan Agreement has a Last Payment Date of Oct 20, 2014.

NOW, THEREFORE, the Grantors to secure the payment of the said obligation in accordance with the terms, provisions and limitations of this Trust

Deed, and the performance of the covenants and agreements herein contained, by the Grantors to be performed, and also in consideration of the sum

of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT

unto the Trustee, its 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 Oak Park, COUNTY OF Cook AND STATE OF ILLINOIS, to wit:

The South 48.9 feet of the North 297.9 feet of Lot 1
 in Block 1 in John /Johnson Jr's addition to Austin, a subdivision
 of the South 1/2 of the Southwest 1/4 of Section 5, Township
 38 North, Range 13, East of the Third Principal Meridian, in
 Cook County, Illinois

PIN# 16-05-320-029-0000

CKA: 928 North Austin Oak Park, Il. 60302

which, with the property hereinafter described, is referred to herein as the "premises." TOGETHER with improvements and fixtures now attached together with easements, rights, privileges, interest, rents, and profits

TO HAVE AND TO HOLD the premises unto the said TRUSTEE, its successors and assigns, forever, for the purpose, and upon the uses and trusts

herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemptions Laws of the State of Illinois, which said rights and

benefits the Grantors do hereby expressly release and waive

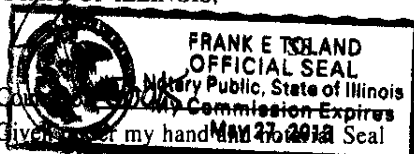
This Trust Deed consists of two pages. The covenants, conditions and provisions appearing on page 2 (the reverse side of this trust deed) are

incorporated herein by reference and are part hereof and shall be binding on the Grantors, their heirs, successors and assigns.

WITNESS the hand(s) and seal(s) of Grantors the day and year first above written.

Martin V Brown (SEAL) Maureen Brown (SEAL)
Julie Cope Brown (SEAL) Diane Brown (SEAL)

STATE OF ILLINOIS,



I, Frank Toland a Notary public in and for and residing in
 said County, in the state aforesaid, DO HEREBY CERTIFY

Martin V Brown, Julie Cope-Brown, Maureen Brown Diane
 who are personally known to me to be the same person whose name subscribed to the Brown
 foregoing instrument as they signed and delivered the said instrument
 as their free and voluntary act, for the uses and purposed therein set forth.

this 16
 day of September, A.D. 2009
Frank E Toland