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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785



Doc#: 1003631049 **Fee:** \$40.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 02/05/2010 10:50 AM Pg: 1 of 3

The property identified as: **PIN:** 05-28-207-004-0000

Address:

Street: 547 BRIER STREET

Street line 2:

City: KENILWORTH

State: IL

ZIP Code: 60043

Lender: The Estelle Ransford Brashears Trust dated December 6, 2007

Borrower: Timothy D. Ransford and Linda A. Ransford

Loan / Mortgage Amount: \$200,000.00

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: 8EE67DDC-285B-48ED-B2A4-EF3C135294D5

Execution date: 11/19/2009

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MORTGAGE

This Indenture, made the 19th day of November 2009

WITNESSETH that **TIMOTHY D. RANSFORD and LINDA A. RANSFORD** hereinafter referred to as the Mortgagor, hereby mortgages and warrants to **ESTELLE RANSFORD BRASHEARS, TRUSTEE OF THE ESTELLE RANSFORD BRASHEARS TRUST DATED DECEMBER 6, 2007**

hereinafter referred to as Mortgagee, the following described lands and premises situated in the Village of Kenilworth, County of Cook and State of Illinois, viz:

(The above space for Recorder's use only)

LOT 1 IN INDIAN HILL RIDGE IN THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address of real estate: 547 Brier Street, Kenilworth, IL 60043

PIN: 05-28-207-004

Together with all tenements, hereditaments and appurtenances now or hereafter thereunto belonging, to secure the repayment of Two Hundred Thousand Dollars (\$200,000.00) with interest at 3.94%, per annum payable according to the terms of a promissory note of even date; And the Mortgagor further covenants: To make all payments promptly and if any payment remains unpaid for fifteen (15) days after due, all unpaid hereon shall at the option of the Mortgagee become forthwith due; That he will pay when due all taxes on the premises and keep all buildings on the premises adequately insured against loss or damage by fire and windstorm with usual loss payable to Mortgagee; That in case of default in paying taxes or insurance premiums, the Mortgagee may pay same and the sums so paid shall be added to the amount secured by this mortgage and shall be due forthwith; That in case default is made in any payment or covenant, the Mortgagee is authorized to sell the premises at public auction, pursuant to the

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statute in such case made and provided, and to make and deliver to the purchaser a good and sufficient deed, and out of the proceeds to retain all sums due hereon as well as the costs of such sale including the attorney fee provided by statute, rendering the surplus, if any, to the Mortgagors; That in case of foreclosure, the abstract shall belong to the Mortgagee.

If more than one appears as Mortgagors or Mortgagee, or if either be of the feminine sex, or a corporation, the pronouns and relative words used herein shall be read as if written in the plural, feminine or neuter respectively and all covenants shall bind and inure to the benefit of the heirs, personal representatives, assigns and successors of the respective parties.

In Witness Whereof, the Mortgagor shave hereunto set his hand and seal.

Timothy D. Ransford

TIMOTHY D. RANSFORD

Linda A. Ransford

LINDA A. RANSFORD

STATE OF ILLINOIS)
COUNTY OF COOK) SS.

On this 21st day of January, 2010, in and for said County, personally appeared **TIMOTHY D. RANSFORD** and **LINDA A. RANSFORD**, to me known to be the same person described in and who executed the within instrument, who have acknowledged the same to be their free act and deed.

Natasa Sabic

Notary Public

My commission expires: 01/04/2014

