

**UNOFFICIAL COPY****Illinois Anti-Predatory  
Lending Database  
Program****Certificate of Exemption**

Doc#: 1015546027 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/04/2010 10:59 AM Pg: 1 of 3

**Report Mortgage Fraud  
800-532-8785**

The property identified as:

**PIN:** 20-10-216-042-0000

**Address:**

**Street:** 4956-60 S. Vincennes Ave.

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60615

**Lender:** John Walkosz or Maria Walkosz, his wife, their heirs and/or assigns

**Borrower:** John A. Beckett, c/o Southside Developers

**Loan / Mortgage Amount:** \$100,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 705 ILCS 7770 et seq. because the application was taken by an exempt entity.

**Certificate number:** AF03926D-9F5A-4684-9AA3-46B2992F0DD3

**Execution date:** 03/09/2010

**UNOFFICIAL COPY****MORTGAGE (ILLINOIS)**

**THIS AGREEMENT, made 3<sup>rd</sup> of October 2005, between John A. Beckett, c/o Southside Developers, Dept 4114, Carol Stream, IL. 60122-4114 herein referred to as "Mortgagors," and John Walkosz or Maria Walkosz, his wife, their heirs and/or assigns of 8601 S. Austin, Burbank IL. 60459 herein referred to as "Mortgagee," witnesseth:**

THAT WHEREAS the Mortgagor(s) are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of **ONE HUNDRED THOUSAND DOLLARS (\$100,000.<sup>00</sup>)**, payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the **3<sup>rd</sup> Day of October 2025**, and all of said principal and interest are made payable at such place as the holders of the note may, from time to times, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at **John Walkosz, 8601 S. Austin, Burbank, IL. 60459** Payable to **John Walkosz or Maria Walkosz**.

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors 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 Mortgagee, and the Mortgagee's 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 CHICAGO, COUNTY OF COOK IN STATE OF ILLINOIS, to wit:

LOT 12 IN BLOCK 1 IN T.G. DICKINSON AND COMPANY'S SUBDIVISION OF PART OF THE NORTH ½ OF THE SOUTH ½ OF THE NORTH EAST ¼ OF SECTION 10, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

which, with the property hereinafter described, is referred to herein as the "premises,"

Permanent Index Number (s): **20-10-216-042-0000**

Address (es) of Real Estate: **4956-60 S. VINCENNES AVE.  
CHICAGO, IL. 60615**

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including ( without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles thereafter placed in the premises by Mortgagors or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the

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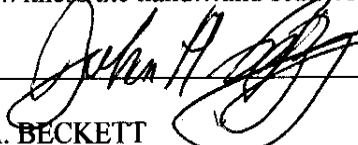
Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

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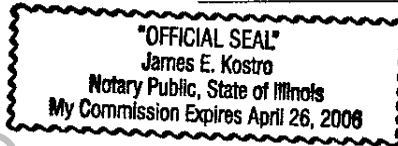
The name of record owner is: **JOHN A BECKETT.**

This mortgage consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4 are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hand... and seal... of Mortgagors the day and year first above written.

 (SEAL) \_\_\_\_\_ (SEAL)  
 JOHN A. BECKETT \_\_\_\_\_  
 \_\_\_\_\_ (SEAL) \_\_\_\_\_ (SEAL)

State of Illinois, County of Cook ss



I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **John A. Beckett**, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instruments as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 3<sup>RD</sup> day of OCTOBER 2005

Commission expires 26 APR 06

  
 NOTARY PUBLIC

This instrument was prepared by James E. Kostro and Associates, 4928 South Cicero, Chicago, IL. 60638

Mail this instrument to:

**James E. Kostro  
4928 S. Cicero Ave.  
Chicago, IL. 60638**

OR RECORDER'S OFFICE BOX NO. \_\_\_\_\_