

# UNOFFICIAL COPY

A10-1320AN

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption



Doc#: 1017522012 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/24/2010 08:47 AM Pg: 1 of 5

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 25-16-124-010-0000

**Address:**

**Street:** 10633 S. Union Ave.

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60628

**Lender:** TDL Properties LLC

**Borrower:** Todd D Campbell

**Loan / Mortgage Amount:** \$54,917.50

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:** 3AA353BB-A85D-45C7-A74C-5CFF33E2C812

**Execution date:** 06/21/2010

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State of Illinois        )  
  )  
County of Cook         )

MORTGAGE (Illinois)

THIS AGREEMENT, made June 21, 2010, between Todd D. Campbell, 2013 White Oak, Lane Highland, IN 46321, Mortgagor and TDL Properties, LLC, 30 West 77<sup>th</sup> Avenue, Schererville, IN 46375, Mortgagee

THAT WHEREAS the Mortgagor are justly indebted to the Mortgagee upon the Promissory Note dated June 21, 2010 in the principal amount of Fifty-Four Thousand Nine Hundred, Seventeen and 50/100, (\$54,917.50), payable to the order of and delivered to the Mortgagee, in and by which note and business loan agreement dated June 19, 2010, Mortgagors promise to pay the said principal sum and one half (1/2) of the proceeds from the sale of the subject property.

## TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Cook, City of Chicago, State of Illinois, known as which currently has the address of 10633 S. Union, Chicago, Illinois 60628 ("Property Address"):

See Attached Legal Description Exhibit "A"

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be

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maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably

## Preservation, Maintenance and Protection of the Property;

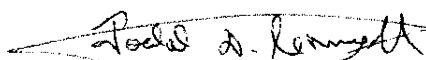
**Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration

**Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:



Todd D. Campbell

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STATE OF ILLINOIS,  
COUNTY OF COOK

SS.

I, the under that Todd D. Campbell, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this

9/15 day of JUNE, 2010



Diane D. Odell (Notary Public)

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**Prepared by:**

Attorney Diane Danzy Odell  
77 West Washington, Suite 714  
Chicago, IL 60602

Cook County Clerk's Office

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LOTS 26 AND 27 IN BLOCK 3 IN WILLIAM C. BARTLETT'S CALUMET HIGHLANDS, BEING A SUBDIVISION OF LOTS 28 AND 29 IN SCHOOL TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

25-16-124-010-0000 and 25-16-124-011-0000

Property of Cook County Clerk's Office