

# UNOFFICIAL COPY



Doc#: 1110341041 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/13/2011 10:13 AM Pg: 1 of 4

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 11-31-215-022-0000

**Address:**

**Street:** 1818 W. Morse Ave.

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60626

**Lender:** Truong Quoc Bao Nguyen and Thuy Thanh Le

**Borrower:** Sy Nguyen and Rebecca Nguyen

**Loan / Mortgage Amount:** \$350,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

S   
D   
N   
AC   
INT

**Certificate number:** 899A6706-CDDDB-4381-AE5E-2A7D8B06A0E4

**Execution date:** 03/23/2011

Property of Cook County Clerk's Office

CTI  
N/A 2400018 N. Ashland  
accommodation

BOX 334 CTI 30

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When Recorded Mail to:  
Truong Quoc Bao Nguyen  
Thuy Thanh Le  
1029 NW Jeffrey Pl.  
Beaverton, OR 97006

Send Tax Bills to:  
Sy and Rebecca Nguyen  
1818 W. Morse  
Chicago, IL 60626

This Document Prepared by:  
Holiday C. Tarr  
Tarr & Associates, PC  
203 N. LaSalle St.  
Suite 2100  
Chicago, IL 60601

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## MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below.

- (A) "Security Instrument" means this document, which is dated March 11, 2011.
- (B) "Borrower" is Sy Nguyen and Rebecca Nguyen. Borrower is the mortgagor under this Security Instrument.
- (C) "Lender" is Truong Quoc Bao Nguyen and Thuy Thanh Le. Lenders' address is 1029 NW Jeffrey Pl., Beaverton, OR 97006. Lender is the mortgagee under this Security Instrument.
- (D) "Note" means the Promissory Note signed by Borrower on March 11, 2011. The Note states that Borrower owes Lender THREE HUNDRED FIFTY THOUSAND DOLLARS (U.S. \$350,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than May 1, 2041.

### 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, Illinois:

Schedule A attached hereto and made part hereof.

which currently has the address of 1818 W. Morse Ave., Chicago, Illinois 60626 ("Property Address"):

accommodation NA 2460018 N. Ashland 1 all CT7

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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".

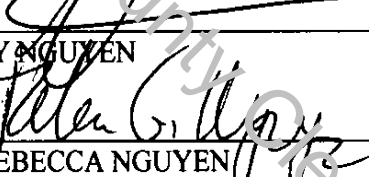
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims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

The Mortgagor promises to pay immediately when due and payable all general taxes, special assessments and other taxes levied or assessed upon said property or any part thereof and to promptly deliver receipts therefor to Mortgagee upon demand; promises to keep the property insured against such hazards as the Mortgagee may require to be insured against; and promises not to commit or suffer any waste of such property, and to maintain the same in good condition and repair and free of liens.

This Mortgage shall be governed, interpreted and enforced in accordance with the laws of the State of Illinois.

Dated this 11 day of March, 2011.

  
 \_\_\_\_\_ (SEAL)  
 SY NGUYEN

  
 \_\_\_\_\_ (SEAL)  
 REBECCA NGUYEN

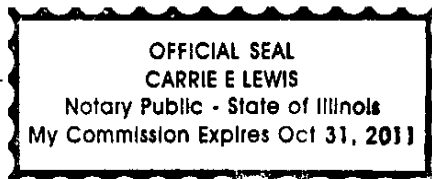
STATE OF ILLINOIS  
COUNTY OF COOK

I, the undersigned a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT SY NGUYEN and REBECCA NGUYEN, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notary Seal this 11 day of March, 2011.

  
 \_\_\_\_\_ (NOTARY)

My Commission Expires: \_\_\_\_\_



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**STREET ADDRESS:** 1818 WEST MORSE AVENUE

**CITY:** CHICAGO

**COUNTY:** ~~UNKNOWN-BLANK COUNTY~~

Cook

**TAX NUMBER:** 11-31-215-022-0000

**LEGAL DESCRIPTION:**

LOT 19 IN BLOCK 35 IN ROGERS PARK A SUBDIVISION OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office