



111131002

Doc#: 111131002 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/21/2011 10:05 AM Pg: 1 of 5

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 02-15-209-073-0000

Address:

Street: 244 West Fairview Way

Street line 2:

City: Palatine

State: IL

ZIP Code: 60067

Lender: Scott T. Origer Declaration of Trust dated April 20, 1993

Borrower: Mary Farrell

Loan / Mortgage Amount: \$351,245.08

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.

Certificate number: DDF94C79-57E4-407C-8A0B-A1CCAB17F2B4

Execution date: 03/18/2011

C.F.
5/2/11

UNOFFICIAL COPY**MORTGAGE**

Prepared by:

John Emmons
855 E. Golf Rd
Arlington Hts, Il. 60005

Mail to:

Scott T. Origer
262 W. Fairview Way
Palatine, IL 60067

Dated May 18, 2011

THIS INDENTURE WITNESSETH: that the undersigned,
Mary Farrell

of 1N165 Papworth, Carol Stream, Illinois, mortgagors, do hereby mortgage and
warrant to Scott T. Origer Declaration of Trust, Dated April 20, 1993
262 W. Fairview Way, Palatine, IL, mortgagee, of
County of Cook, State of Illinois, the following
described real estate, situated in the County of Cook, State of Illinois:

See attached legal description.

Together with all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, and also together with all easements and the rents, issues and profits of the premises that are hereby pledged, assigned, and transferred to mortgagee.

To have and hold the property, with the buildings, improvements, fixtures, appurtenances, apparatus, and equipment unto mortgagee forever, to the uses herein set forth, free from all rights and benefits under the Homestead Exemption Laws of the State of Illinois, which rights and benefits mortgagor does hereby release and waive.

To secure: (a) the payment of a certain indebtedness from the mortgagor to mortgagee evidenced by a note made by mortgagor in favor of mortgagee bearing even date herewith and the principal sum of _____ and 00/100 (\$351,245.08), that is payable as provided in the note, and any additional advances made by mortgagee to mortgagor or mortgagor's successor in title;

(b) The performance of the other agreements in the note, which note is hereby incorporated herein and made a part hereof;

(c) Any future advances as herein provided, and to secure the performance of

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mortgagor's covenants and agreements herein contained.

Mortgagor covenants and agrees:

(1) To pay said indebtedness, and the interest thereon, as herein and in said note or notes provided, or according to any agreement extending time of payment; (2) to pay when due in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefore; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste to said premises shall not be committed or suffered; (5) to keep all buildings now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of moneys sufficient either to pay the cost of replacing or repairing the same or to pay in full the indebtedness secured hereby, all in companies satisfactory to mortgagee, under insurance policies payable, in case of loss or damage, to mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy, and shall deliver all policies, including additional and renewal policies, to mortgagee, and in case of insurance about to expire, shall deliver renewal policies not less than ten days prior to the respective dates of expiration.

In the event of mortgagor's failure to so insure, or pay taxes or assessments the mortgagee may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises and all money so paid, mortgagor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at eight percent per annum shall be so much additional indebtedness secured hereby.

In the event of a breach of any of the aforesaid covenants or agreements, the whole of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at eight percent per annum, shall be recoverable by foreclosure thereof, or suit at law, or both, the same as if all of said indebtedness had then matured by express terms.



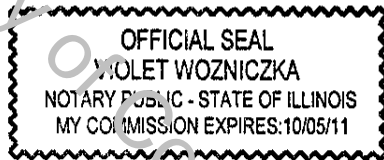
Mary Farrell

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STATE OF ILLINOIS)
) SS
COUNTY OF)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Mary Farrell personally known to me to be the same person/s whose names/s is/are subscribed to the foregoing instrument, appeared before me this day, in person, and acknowledged that she signed, sealed and delivered the said instrument as her 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 18 day of April 2011



NOTARY PUBLIC

Property of Cook County Clerk's Office

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LEGAL DESCRIPTION

LOT 3-6 IN PALATINE COMMONS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST ¼ OF THE NORTHEAST ¼ OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 21, 2004 AS DOCUMENT NO. 0411219128, AND CORRECTED BY CERTIFICATE OF CORRECTION RECORDED MARCH 22, 2006, AS DOCUMENT NO. 0608155041, IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 02-15-209-073

For informational purposes only, the subject parcel is commonly known as:

244 West Fairview Way, Palatine, IL 60067

Property of Cook County Clerk's Office