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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1117322074 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/22/2011 03:09 PM Pg: 1 of 5

Report Mortgage Fraud

800-532-0765

The property identified as: **PIN:** 25-15-413-053-0000

Address:

Street: 10951 S. Eberhart Avenue

Street line 2:

City: Chicago

State: IL

ZIP Code: 60628

Lender: TDL Properties, LLC

Borrower: Cut, Care & Comfort, Todd D. CAmpbell and Shannon Campbell, as officers

Loan / Mortgage Amount: \$38,244.83

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: 34D0DDED-C561-49B2-8964-9AEE154C82CD

Execution date: 06/22/2011

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State of Illinois)
)
)
County of Cook)

MORTGAGE (Illinois)

THIS AGREEMENT, made January 7, 2011, between Cut, Care & Comfort, by Todd D. Campbell, and Shannon Campbell as officers of said Corporation located at 2013 White Oak, Lane Highland, IN 46321, Mortgagor and TDL Properties, LLC, 30 West 77th Avenue, Schererville, IN 46375,

THAT WHEREAS the Mortgagor are justly indebted to the Mortgagee upon the Promissory Note dated January 7, 2011 in the principal amount of Thirty-eight Thousand Dollars, Two Hundred, Forty-Four Dollars and 83/100 (\$38, 244.83), payable to the order of and delivered to the Mortgagee, in and by which note 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 10951 S. Eberhart, 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.

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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 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:

Cut, Care & Comfort Inc. by Shannon Campbell *Cut, Care & Comfort Inc. by Todd D. Campbell*
 Sign Sign

Cut, Care & Comfort, Inc. by Todd D. Campbell and Shannon Campbell

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State of Illinois)

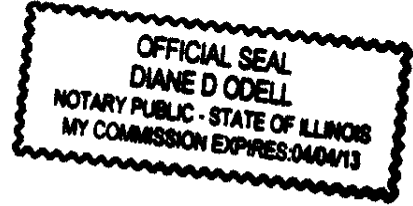
County of Cook)

In Witness Whereof, said party of the first part caused its corporation seal to be affixed, and has caused its name to be signed to these presents by its Secretary Todd Campbell for Cut, Care & Comfort and Shannon Campbell, its President. this 7th Day of January, 2011

Diane D. Odell

Diane D. Odell

Notary



Property of Cook County Clerk's Office

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Exhibit A

LOT 14 (EXCEPT THE NORTH 17 FEET THEREOF) AS MEASURED ON THE WEST LINE AND NORTH 12 FEET OF LOT 15 AS MEASURED ON THE WEST LINE IN MAPLE LANE SUBDIVISION ON THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED AS DOCUMENT 14604657, IN COOK COUNTY, ILLINOIS.

NOTE FOR INFORMATION ONLY:

CKA: 10951 S. EBERHART AVENUE, CHICAGO, IL 60628

PIN: 25-15-413-053

Property of Cook County Clerk's Office