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## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption

3/3

Report Mortgage Fraud  
800-532-8785



Doc#: 1126626250 Fee: \$50.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 09/23/2011 09:41 AM Pg: 1 of 8

The property identified as: **PIN: 08-12-426-028-0000**

**Address:**

**Street:** 620 S. Albert Street

**Street line 2:**

**City:** Mt. Prospect

**State:** IL

**ZIP Code:** 60056

**Lender:** John Vlahos and Sophia Vlahos

**Borrower:** Todd A. Susmarski and Patty Susmarski

**Loan / Mortgage Amount:** \$127,500.00

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.

Attorneys' Title Guaranty Fund, Inc.  
1 S. Wacker Rd., STE 2000  
Chicago, IL 60606  
Attn: Search Department

**Certificate number:** 17C0E02D-037D-4D16-898A-A75A2A05BE5F

**Execution date:** 08/30/2011

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Property of Cook County Clerk's Office

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Mail to:

Martin & Mennecke  
 4212 Old Grand Avenue, Suite 103  
 Gurnee, Illinois 60031

MORTGAGE

This indenture, made <sup>MD</sup> ~~April 30~~ <sup>August 30,</sup> ~~April 30, 2011~~ <sup>2011</sup>, between TODD A. SUSMARSKI and PATTY SUSMARSKI, as herein referred to as "Mortgagor" and JOHN VLAHOS and SOFIA VLAHOS, and its successors and assigns, herein referred to as "Mortgagee", witnesseth.

THAT, WHEREAS Mortgagor executed a Promissory Note, herein referred to as "the Note", with Mortgagee dated even date herewith in the principal sum of One Hundred Twenty-seven Thousand Five Hundred and no/100 Dollars (\$127,500.00), in and by which the Mortgagor promises to pay the said principal sum and interest on the balance of principal remaining from time to time unpaid per the Note.

NOW, THEREFORE, Mortgagor, to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of the Note and this Mortgage, and also in consideration of the sum of One Dollar (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, does by these presents grant, remise, release, alien and convey unto the Mortgagee, its successors and assigns, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive, the following described real estate situated, lying and being in County of Lake and State of Illinois, to wit:

SEE ATTACHED

Commonly Known As: 620 S. Albert Street, Mount Prospect, Illinois 60056

Permanent Index Number: 08-12-426-028-0000

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Which, with the property hereinafter described, is referred to herein as the "Premises",

Together with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power and ventilation.

To have and to hold the Premises unto the said Mortgagee, its successors and assigns, forever, for the purposes, and upon the uses herein set forth.

It is further understood and agreed that:

1. Until the indebtedness aforesaid shall be fully paid, the Mortgagor, its successors or assigns shall: (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the Premises which may become damaged or be destroyed; (b) keep said Premises in good condition and repair, without waste, and free from mechanics or other liens or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises superior to the lien hereof; (d) complete within a reasonable time any building or buildings now or at any time in process of erection upon said Premises; (e) comply with all requirements of law or municipal ordinances with respect to the Premises and the use thereof; (f) pay before any penalty attaches all general taxes, and pay special taxes, special assessments, water charges, sewer service charges, and other charges against the Premises when due; and (g) keep all buildings and improvements now or hereafter situated on said Premises insured against loss or damage by fire and other casualties usually included in an extended coverage endorsement under policies providing for payment by the insurance companies of monies 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 the Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgagee for the benefit of the Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy; and to deliver all policies, including additional and renewal policies, to Mortgagee, and in case of insurance about to expire, to deliver renewal policies not less than 10 days prior to the respective dates of expiration.

Subject to applicable law, Mortgagee shall have the option of requiring that Mortgagor pay to Mortgagee, or as Mortgagee reasonably directs, on the day monthly payments are due under the Note, a sum, which in the aggregate is reasonably estimated by Mortgagee as necessary to pay yearly real estate taxes on the Premises and yearly hazard property insurance premiums when due.

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If the amounts paid by Mortgagor pursuant to this paragraph are insufficient to pay the taxes and insurance premiums when due, Mortgagor shall pay such additional sums as are necessary upon demand of the Mortgagee. If the amounts paid by Mortgagor pursuant to this paragraph are under the sole control of the Mortgagee, Mortgagee shall make the necessary payments for taxes and insurance on or before their due dates.

2. At the option of the Mortgagee, its successors or assigns, all unpaid indebtedness secured by this Mortgage shall, notwithstanding anything in the Loan Agreement or in this Mortgage to the contrary, become due and payable: (a) 10 days after the due date in the case of default in making payment of any payment of principal or installment of interest on the Loan Agreement, or (b) in the event of the failure of Mortgagor or its successors or assigns to do any of the things specifically set forth in paragraph 1 hereof or in the Note and such default shall continue for 30 days after written notice and failure to cure.

3. When the indebtedness hereby secured shall become due whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof. In any suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies, and similar data and assurances with respect to title as Mortgagee may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the Premises.

4. The proceeds of any foreclosure sale of the Premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding paragraph hereof; second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the Note, with interest thereon as herein provided; third, all principal and interest remaining unpaid on the Note and fourth, any overplus to Mortgagor, its legal representatives or assigns, as their rights may appear.

5. Upon or at any time after the filing of a bill to foreclose this Mortgage, the court in which such bill is filed may appoint a receiver of said Premises. Such appointment may be made

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either before or after sale, without notice, without regard to the solvency or insolvency at the time of application for such receiver, of the person or persons, if any, liable for the payment of the indebtedness secured hereby, and without regard to the then value of the Premises or whether the same shall be then occupied as a homestead or not and the Mortgagee hereunder may be appointed as such receiver. Such receiver shall have power to collect the rents, issues and profits of said Premises during the pendency of such foreclosure suit and, in case of a sale and a deficiency, during the full statutory period of redemption whether there be redemption or not, as well as during any further times when Mortgagor, its successors or assigns, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management and operation of the Premises during the whole of said period. The court from time to time may authorize the receiver to apply the net income in his hands in payment in whole or in part of: (a) the indebtedness secured hereby, or by any decree foreclosing this Mortgage, or any tax, special assessment or other lien which may be or become superior to the lien hereof or of such decree, provided such application is made prior to foreclosure sale; and (b) the deficiency in case of a sale and deficiency.

6. And as additional security for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

7. That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid forthwith to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

8. In case of default, Mortgagee may, but need not, make any payment or perform any act hereinbefore required of Mortgagor, in any form and manner deemed expedient. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, to protect the mortgaged premises and the lien hereof, shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at the rate of nine per cent per annum. Inaction of

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Mortgagee shall never be considered as a waiver of any right accruing on account of any default hereunder on the part of Mortgagor.

9. If all or any part of the premises or any interest in it is sold or transferred without Mortgagee's prior written consent, Mortgagee may, at its option, require immediate payment in full of all sums secured by this Mortgage.

If Mortgagee exercises this option, it shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Mortgagor must pay all sums secured by this Mortgage. If Mortgagor fails to pay these sums prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

10. The Mortgagee shall release this Mortgage and the lien thereof by proper instrument upon presentation of satisfactory evidence that all indebtedness secured by this Mortgage has been fully paid.

11. Notices. Any notice, request, demand, approval or consent given or required to be given under this Mortgage, shall, except as otherwise specifically provided herein, be in writing and shall be deemed as having been given three (3) business days after the same has been mailed by United States registered or certified mail (return receipt requested), postage prepaid, to the other party at the respective addresses stated below or at the last changed address given by the party to be notified as hereinafter specified:

MORTGAGOR:

620 S. Albert Street  
Mount Prospect, Illinois 60056

MORTGAGEE:

7621 N. Olcott Avenue  
Niles, Illinois 60714

Any party may, at any time change its address for the above purpose by mailing, as aforesaid, a notice stating the change and setting forth the new address.

12. Gender. Unless the context otherwise requires, any pronouns, wherever used herein, shall include the corresponding masculine, feminine or neither gender, as the case may be and the singular of any pronoun shall include the plural and vice versa.

13. Law. The Mortgage shall be governed by and construed in accordance with the laws of the State of Illinois.

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IN WITNESS WHEREOF, Mortgagor has caused these presents to be signed the day and year first above written.

Todd A. Susmarski  
TODD A. SUSMARSKI

Patty Susmarski  
PATTY SUSMARSKI

STATE OF ILLINOIS  
COUNTY OF Cook

I, Suzanne M. Gervais, a Notary Public, in and for said County, in the State aforesaid, do hereby certify that TODD A. SUSMARSKI and PATTY SUSMARSKI who are 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 and delivered the said instrument as their own 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 notarial seal, this 30<sup>th</sup> day of August, 2011,  
2011.

Suzanne M. Gervais

This document was prepared by:  
Martin & Mennecke  
4212 Old Grand Avenue, Suite 103  
Gurnee, Illinois 60031  
(847) 244-4450



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LOT ONE HUNDRED TWENTY-THREE (123) IN SURETY'S BONNIE PARK, A SUBDIVISION OF LOT 2 IN OEHLERKING'S DIVISION OF PART OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF MOUNT PROSPECT, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MAY 11, 1956 AS DOCUMENT NUMBER 1669522.

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