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NOTICE OF RECORDING



Doc#: 1126944098 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds
Date: 09/26/2011 04:18 PM Pg: 1 of 3

The attached Promissory Note is being recorded against:

Permanent Real Estate Index Number(s): 15-36-214-021-0000

Address(es) of Real Estate: 354 Lawton Road, Riverside, Illinois 60546

Dated this 23rd Day of September, 2011

LEGAL DESCRIPTION

THE WEST 1/2 OF LOT 583 IN BLOCK, 16 IN ADDITION TO SECOND DIVISION OF RIVERSIDE IN SECTION 35 AND 36, TOWNSHIP 39 HORTH, RANGE 12, EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, TILLINGIS

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PROMISSORY NOTE

\$7,000.00

Dated: February 16, 2011

FOR VALUE RECEIVED, the undersigned, John J. Bobowski, of 354 Lawton Road, Riverside, Illinois 60546, hereby promises to pay to Jo Anne B. Bruzgul of Bruzgul & Associates Ltd., 525 South State Street, Suite 525, Chicago, Illinois 60603 the sum of Seven Thousand Dollars (\$7,000.00), together with interest thereon at the rate of 6 % per annum on the unpaid balance. The full principal amount and any accrued but unpaid interest under this "Note" shall be due and payable on January 1, 2012 ("Maturity Date"). Said sum shall be paid in the manner following:

PAYMENTS, Principal and interest payments are due every month on the first day of each month beginning on June 1, 2011. These payments are to be made monthly in the amount of One Thousand Dollars (\$1,000.00) until the principal and interest are paid. These monthly payments will be applied to increst before principal. If on January 1, 2012, any amount under this Note remains due, all unpaid amounts are due in full on that date, which is called the "Maturity Date."

Monthly payments are to be made 10 Jo Anne B. Bruzgul of 525 South State Street, Suite 525, Chicago, Illinois 60603 or at a different place if required by the note holder.

All payments shall be first applied to interest and the balance to principal. This note may be prepaid, at any time, in whole or in part, without penalty. All prepayments shall be applied in reverse order of maturity.

This note shall at the option of any holder hereof be immediately due and payable upon the failure to make any payment due hereunder within 10 days of its are date.

In the event this note shall be in default, and placed with an atterney for collection, then the undersigned agrees to pay all reasonable attorney fees and costs of collection. Payments not made within five (5) days of due date shall be subject to a late charge of 9.0 % or said payment. All payments hereunder shall be made to such address as may from time to time be lesigned by any holder hereof.

The undersigned and all other parties to this note, whether as endorsers, guarantors or sureties, agree to remain fully bound hereunder until this note shall be fully paid and waive demand, presentment and protest and all notices thereto and further agree to remain bound, notwithstanding any extension, renewal, modification, waiver, or other indulgence by any holder or upon the discharge or release of any obligor hereunder or to this note, or upon the exchange, substitution, or release of any collateral granted as security for this note. No modification or indulgence by any holder hereof shall be binding unless in writing; and any indulgence on any one occasion shall not be an indulgence for any other or future occasion. Any modification or change of terms hereunder granted by any holder hereof, shall be valid and binding upon each of the undersigned, notwithstanding the acknowledgment of any of the undersigned, and each of the

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undersigned does hereby irrevocably grant to each of the others a power of attorney to enter into any such modification on their behalf. The rights of any holder hereof shall be cumulative and not necessarily successive. This note shall be construed, governed and enforced in accordance with the laws of the State of Illinois.

Signed in the presence of:

Witness

BY: John J. Bobowski

SUBSCRIBED AND SWORN to before me

this 16th day of February, 2011

Notary Public

X:\B\Bobowski, John 06\Promissory Note to JBB 2.16.11.doc

OFFICIAL SEAL
KEVIN D BASHAM
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:06/20/11