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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



1127318106

Doc#: 1127318106 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/30/2011 04:27 PM Pg: 1 of 3

9-27-11

2/2
4406751

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 21-32-210-043-0000

Address:

Street: 8554 South Mackinaw Avenue

Street line 2:

City: Chicago

State: IL

ZIP Code: 60617

Lender: Hammerhead Development, LLC

Borrower: Matthew Langer

Loan / Mortgage Amount: \$15,000.00

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.

Certificate number: C85BBAED-DF23-42D0-A707-D3B2D45D54FD

Execution date: 08/31/2011

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MORTGAGE

THIS MORTGAGE ("Mortgage") dated August 31st, 2011 is made between **MATTHEW LANGER** ("Borrower"), whose address is c/o Peter S. Cleary, 8542 South Pulaski Road, Chicago, Illinois 60652, in favor of **HAMMERHEAD DEVELOPMENT, LLC** ("Lender"), whose address is 200 North Dearborn Street, Suite 804, Chicago, Illinois. Borrower owes Lender the principal sum of FIFTEEN THOUSAND DOLLARS (\$15,000.00). This debt is evidenced by Borrower's note in that original principal amount ("Note") dated the same date as this Mortgage. Borrower does hereby mortgage, grant, and convey to Lender the following described property located in Cook County, Illinois:

LOT 22 IN BLOCK 4 IN MARY P.M. PALMERS ADDITION TO SOUTH CHICAGO, BEING A SUBDIVISION OF THE NORTH $\frac{1}{2}$ OF THE SOUTH $\frac{1}{2}$ OF THE SOUTH $\frac{1}{2}$ (EXCEPT THEREFROM THE WEST 155 FEET OF THE SOUTH 445 FEET) ALSO THE WEST 5 ACRES OF THE SOUTH $\frac{1}{2}$ OF THE NORTH $\frac{1}{2}$ OF THE SOUTH $\frac{1}{2}$, ALSO THE SOUTH 1 ACRE OF THE EAST 5 ACRES OF THE WEST 10 ACRES OF THE SOUTH $\frac{1}{2}$ OF THE NORTH $\frac{1}{2}$ OF THE SOUTH $\frac{1}{2}$ OF THE FRACTIONAL SECTION 32, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number 21-32-210-043-0000

Commonly known as 8554 South Mackinaw Avenue, Chicago, Illinois 60617

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any late charges due under the Note.

2. **Taxes and Insurance.** Borrower shall pay before the delinquency all real estate taxes and assessments which may attain priority over this Mortgage as a lien on the Property. Borrower shall pay in advance all yearly hazard or property insurance premiums. Upon request by Lender, Borrower shall furnish to Lender evidence reasonably satisfactory to Lender that all such taxes, assessments and insurance premiums are paid in full.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraph 1 shall be

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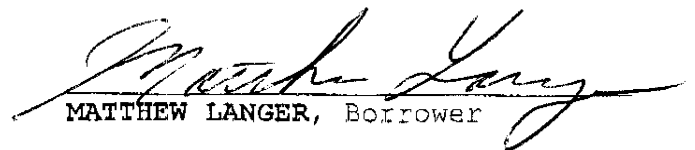
applied: First, to any late charges due under the Note; second, to interest due under the Note; and third, to principal due.

4. **Borrower Not Released; Forbearance by Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest.

5. **Notices.** Any notice to Borrower provided for in this Mortgage shall be given by delivering it personally or by mailing to Borrower's address.

6. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall deliver to Borrower, without charge, a release of this Mortgage in recordable form. Borrower shall be responsible to record the release and shall pay any recording costs therefor.

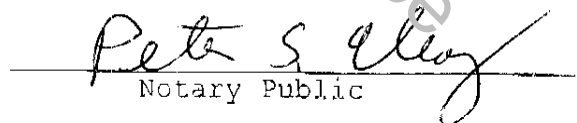
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Mortgage.


MATTHEW LANGER, Borrower

State of Illinois)
) SS.
County of Cook)

I, a Notary Public in and for said county and State, DO HEREBY CERTIFY that MATTHEW LANGER, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 31st day of August, 2011.


Notary Public

This instrument was prepared by */mail to:*
RICHARD D. GLICKMAN
111 West Washington Street
Suite 1225
Chicago, Illinois 60602

