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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Doc#: 1132256001 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds

Date: 11/18/2011 09:40 AM Pg: 1 of 4

Report Mortgage Frand 800-532-8785

The property identified as:

PIN: 05-20-205-009-0000

Address:

Street:

952 SPRUCE STREET

Street line 2:

City: WINNETKA

ZIP Code: 60093

Lender: WALTER BLUE CLARK AKA TERRY CLARK AND PEJSCILLA ANNE DERSE CLARK AKA ANNE CLARK-

Borrower: ERIC AND ELIZABETH KAUFFMAN

Loan / Mortgage Amount: \$760,000.00

24 Clarks This property is located within the program area and the transaction is exempt from the requiren ents of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 3B2BF4F9-12B3-4A2B-8D74-E1C393D5D6DB

Execution date: 11/07/2011

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RECORDING REQUESTED BY:

Mark R. Shepherd

AND WHEN RECORDED MAIL TO:

CRIST, BIORN, SHEPHERD & ROSKOPH 550 Hamilton Avenue, Suite 100 Palo Alto, CA 94301

DEED OF TRUST

This Deed of Trust ("Security Instrument") is executed as of November 1, 2011 between WALTER BLUE CLARK (aka and hereinafter "TERRY CLARK") and PRISCILLA ANNE DERSE CLARK (aka and nereinafter "ANNE CLARK"), Trustees of THE CLARK FAMILY TRUST ("Lenders" and "Beneficiaries") and ERIC AND ELIZABETH KAUFFMAN ("Borrowers"), and Mark R. Shepherd ("Trustee") under this Deed of Trust. In consideration of the foregoing and for other good and valuable consideration, the receipt and sufficiency of which is acknowledged here, the parties agree as follows:

Borrower owes Lender the principal sum of SEVEN HUNDRED, SIXTY THOUSAND 00/100 Dollars (\$760,000). This debt is evidenced by Borrower's note dated as of this Security Instrument ("Note") which provides for monthly payments, with full debt, if not paid earlier, due and payable on October 31, 2020. This Security Instrument secures Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; and (b) the performance of Borrower's covenants under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Cook County, Winnerka, Illinois:

LOT 7 IN BLOCK 3 IN THE PROVIDENT MUTUAL LAND ASSOCIATION SUBDIVISION OF BLOCKS 7 TO 12, BOTH INCLUSIVE, 28 TO TO33, BOTH INCLUSIVE, 54 TO 59, BOTH INCLUSIVE, IN THE VILLAGE WINNETKA BEING A SUBDIVISION OF THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 952 SPRUCE STREET, WINNETKA, ILLINOIS

TAX NUMBER: 05-20-205-009-0000

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 the Security Instrument. All of the foregoing is referred to in this Security Instrument as "Property."

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Oct Colling Clert's Office

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Borrower covenants that Borrower 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.

By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Date

ERIC KAUFFMAN

ELIZABETH KAUFFMAN

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ACKNOWLEDGMENT

SS.
LIZABETH KAUFFMAN, who proved e person(s) whose name(s) is/are ged to me that he/she/they executed and that by his/her/their signature(s) or half of which the person(s) acted, er the laws of the State of Illinois that
OFFICIAL SEAL JOY L LUCAS Mutary Public - State of Illinois My Commission Expires Jan 22, 2015
(Seal)