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Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption



1201246000

Doc#: 1201246000 Fee: \$62.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 01/12/2012 09:05 AM Pg: 1 of 3

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 05-29-307-007-0000

Address:

Street: 1140 ROMONO ROAD

Street line 2:

City: WILMETTE

State: IL

ZIP Code: 60091

Lender: MARY JUDITH O'MALLEY

Borrower: ALEXANDER C O'MALLEY AND DANIEL L O'MALLEY

Loan / Mortgage Amount: \$350,000.00

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: D0D65C33-56CD-42F9-AE53-3C556F6025D1

Execution date: 12/17/2011

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TRUST DEED SECOND MORTGAGE (ILLINOIS)

CAUTION: Consult a lawyer before using or acting under this form.
All warranties, including merchantability and fitness, are excluded.

THIS INDENTURE WITNESSETH, That Alexandra C. O'Malley
and Daniel L. O'Malley

(hereinafter called the Grantor), of 1140 Romona
Road, Wilmette, IL 60091
(No. and Street) (City) (State)

for and in consideration of the sum of Three Hundred Fifty
Thousand (\$350,000.00) Dollars

in hand paid, CONVEY S AND WARRANT S to
Mary Judith O'Malley
of 10072 S. Ocean Dr., (#3-5), Jensen Beach, FL
(No. and Street) (City) (State)

as Trustee, and to his successors in trust hereinafter named, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the County of Cook and State of Illinois, to-wit:

LOT 1 IN BENJAMIN BILLS SUBDIVISION OF LOTS 2 AND 3 IN RESUBDIVISION OF LOTS 1, 2, 3 AND THAT PART OF LOT 4 LYING SOUTH OF THE CENTER LINE OF AVOCA ROAD ALL IN BERNARD KLOEPPER'S RESUBDIVISION OF PART OF THE WEST 1/2 OF SECTION 29, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

c/k/a 1140 Romona Road, Wilmette, IL 60091
PIN: 05-29-307-007-0000

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.
WHEREAS, The Grantor is justly indebted upon a principal promissory note bearing even date herewith, payable

in monthly installments of interest only in the amount of \$2,568.00, beginning on January 21, 2012, and on the 21st day of each month thereafter, until December 21, 2012, when the entire amount of principal and interest outstanding shall become due and payable.

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon as herein and in said note or notes provided, or according to any agreement extending time of payment; (2) to pay when due in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) within sixty days after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that waste to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with loss clause attached payable to the first Trustee or Mortgagee, and second, to the Trustee herein as their interests may appear, which policies shall be left and remain with the first Mortgagee or Trustee until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior incumbrances or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises or pay all prior incumbrances and the interest thereon from time to time, and all money so paid the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at twelve per cent per annum shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness, including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at twelve per cent per annum, shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof — including reasonable attorney's fees, outlays for documentary evidence, stenographer's charges, cost of procuring or completing abstract showing the whole title of said premises embracing foreclosure deed — shall be paid by the Grantor; and the like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the Grantor. All such expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree that may be rendered in such foreclosure proceedings; which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor release hereof given, until all such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid. The Grantor for the Grantor and for the heirs, executors, administrators and assigns of the Grantor waives all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agrees that upon the filing of any complaint to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any party claiming under the Grantor, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

The name of a record owner Alexandra C. O'Malley and Daniel L. O'Malley

IN THE EVENT of the death or removal from said Cook County of the grantee, or of his resignation, refusal or failure to act, then Bruce M. Bozich of said County is hereby appointed to be first successor in this trust; and for any like cause said first successor fail or refuse to act, the person who shall then be the acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all of the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

This trust deed is subject to a mortgage and prior junior mortgage of record

Witness the hand and seal of the Grantor this 17 day of December 2011

Alexandra C. O'Malley (SEAL)
Alexandra C. O'Malley

Daniel L. O'Malley (SEAL)
Daniel L. O'Malley

This instrument was prepared by _____ (NAME AND ADDRESS)

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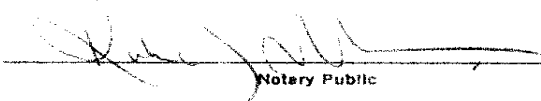
STATE OF Illinois }
COUNTY OF Cook } ss.

I, Kimberly J. Mehring, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Alexandra C. O'Malley and Daniel L. O'Malley

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, sealed and delivered the said instrument as their 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 official seal this 17th day of December, 2011

(Impress Seal Here)



Notary Public

Commission Expires 10-22-14



Property of Cook County Clerk's Office

BOX No.

SECOND MORTGAGE
Trust Deed

TO

GEORGE E. COLE®
LEGAL FORMS