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Illinois Anti-Predatory
Lending Database
Program



Doc#: 1202718051 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/27/2012 03:33 PM Pg: 1 of 4

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 20-25-419-034-0000

Address:

Street: 7701 S. Merrill Avenue

Street line 2:

City: Chicago

State: IL

ZIP Code: 60649

Lender: A & E Holdings Group, LLC

Borrower: Sandra Smith and Dwayne Smith

Loan / Mortgage Amount: \$8,569.21

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: 9389E277-87A8-4347-B201-FB7F4A32EEA0

Execution date: 01/06/2012

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This Instrument Prepared By and
after Recording Return to:
Mages & Price LLC
707 Lake Cook Road
Suite 314
Deerfield, Illinois 60015

_____[Space Above This Line For Recording Date]

MORTGAGE

THIS AGREEMENT, made January 6, 2012, between Sandra Smith and Dwayne Smith, 7701 S. Merrill Avenue, Chicago, IL 60649-4111 herein referred to as "Mortgagor," and A & E Holdings Group LLC, 14700 N FLW Blvd., #157-366, Scottsdale, AZ 85260 Herein referred to as "Mortgagee," witnesseth:

THAT WHEREAS the Mortgagor is justly indebted to the mortgagee upon the installment note of even date herewith, in the principal sum of Eight Thousand Five Hundred Sixty-nine Dollars and 21 Cents DOLLARS (\$ 8,569.21), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagor promises to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the 15th day of February, 2015, and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the mortgagee at 14700 N FLW Blvd., #157-366 Scottsdale, AZ 85260.

NOW, THEREFORE, the Mortgagor to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagor to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by here presents CONVEY AND WARRANT unto the mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the _____ City of Chicago, COUNTY OF Cook IN THE STATE OF ILLINOIS, to wit:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MARKED AS EXHIBIT "A"

which, with the property herein after described, is referred to herein as the "premise,"

Permanent Real Estate Index Number(s): 20-25-419-034-0000
Address(es) of Real Estate: 7701 S. Merrill Avenue, Chicago, Illinois 60649-4111

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by Mortgagor or their successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the

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Homestead Exemption Laws of the State of Illinois, which said rights and benefits the Mortgagors do hereby expressly release and waive.

The name of a record owner is: Sandra Smith and Dwayne Smith

This Mortgage consists of two pages.

Witness the hand...and seal...of Mortgagor the day and year first above written.

PLEASE
PRINT OR
TYPE NAME(S) Sandra Smith (SEAL) _____ (SEAL)
BELOW
SIGNATURE(S) [Signature] (SEAL) _____ (SEAL)
Dwayne Smith

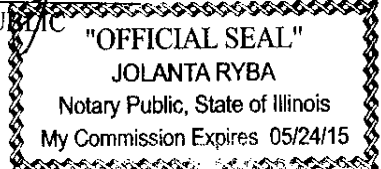
State of Illinois, County of COOK ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO
HEREBY CERTIFY that Sandra Smith 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 she signed, sealed and delivered the said instrument as her 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 6th day of January 20 12

Commission expires 5/24/15 20 15

Jolanta Ryba
NOTARY PUBLIC



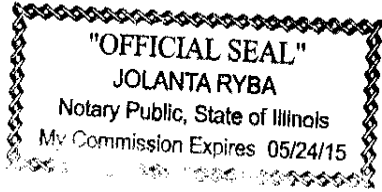
State of Illinois, County of COOK ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO
HEREBY CERTIFY that Dwayne Smith 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 he signed, sealed and delivered the said instrument as his 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 6th day of January 20 12

Commission expires 5/24/15 20 15

Jolanta Ryba
NOTARY PUBLIC



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Exhibit A

LOTS 35 AND 36 IN BLOCK 1 IN ARNOLD'S SUBDIVISION OF BLOCK 5 IN CARELIN'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address: 7701 S. Merrill, Chicago, IL
PIN: 20-25-419-034-0000

Property of Cook County Clerk's Office