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Illinois Anti-Predatory **Lending Database Program**

Certificate of Exemption

1205845029 Fee: \$46.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 02/27/2012 11:53 AM Pg: 1 of 5

Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 02-12-206-044-0000

Address:

Street:

1553 Norway Lane

Street line 2:

City: Palatine

Lender: Soon N. Kim and Suk Za Kim

Borrower: Sonia Kim

Loan / Mortgage Amount: \$327,191.92

Le Compile Clark? 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: A43FE29A-385D-4B0A-A881-F80AE5976EEB

Execution date: 01/05/2012

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MORTGAGE

APP 29/3

Above Space for Recorder's use only

THIS A in EEMENT, made January 5, 2012, between Soon N. Kim and Suk Za Kim of 6923 N. Algonquin, Chicago, IL 60646 herein referred to as "Mortgagors," and Sonia Kim of 107 S. Brookhill Lane, Vernon Hills, IL 60061 herein referred to as "Mortgagee," witnesseth:

WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of THREE HUNDRED TWENTY-SEVEN ONE HUNDRED NINETY-ONE AND 92/100 DOLLARS (\$327,191.92), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise 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 1st day of October, 2025, 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 6923 N. Algonquin, Chicago, IL 60646.

NOW, THEREFORE, the Mortgagors 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 igneements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these 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 Palatine, COUNTY OF Cook, and 3 FATE OF ILLINIOS, to wit:

See attached.

which, with the property herein after described, is referred to herein as the "premise," Permanent Real Estate Index Number(s): 02-12-206-044

Address(es) of Real Estate: 1553 . Norway Lane, Palatine, Illinois 60067

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and

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during all such times as Mortgagors 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 Mortgagors 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 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: Sonia Kim

This mortgage consists of three pages. The covenants, conditions and provisions appearing on page 3 are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns.

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

Pleas print or type name(s) below signature(s)		4
& Smilson	_(SEAL)	(SEAL)
	(SEAL)	(SEAL)

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State of Illinois, Co	ounty ofss.	
	I, the undersigned, a Notary Public in and for said of State aforesaid, DO HEREBY CERTIFY that	County, in the
IMPRESS	personally known to me to be the same person	
SEAL		subscribed
HERE	to the foregoing instrument, appeared before me the and acknowledged that he/she signed, sealed and dinstrument as	nerein set forth,
	and and official seal, this _5 \(\text{Vday of } \)	
Commission expir	res	
NOTARY PUBL	C Sylvanian	SEAL" }
This instrument w	vas prepared by: A CH COMMISSION EXP	IE E OF ILLINOIS
The Law Offices 2454 E. Dempste		manus
Des Plaines, IL 6		
Mail this instrum	ent to:	
OR RECORDER	'S OFFICE BOX NO	.00

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Address Given:

1553 Norway Lane,

Palatine IL 60067

Property TAX No:

02-12-206-044-0000

Legal Description:

PARCEL 1: LOT 4 IN MAPLES PLAT OF PLANNED UNIT DEVELOPMENT ION THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 28, 1978 AS DOCUMENT 24/1229257 AS AMENDED BY CERTIFICATE OF CORRECTION RECORDED JULY 01, 1980 AS DOCUMENT 25509964 IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND THE BENEFIT OF THE ABOVE DESCRIBED REAL ESTATE AS SET FORT! IN THE DECLARATION OF EASEMENTS AND COVENANTS RECORDED IN THE Or Coot County Clert's Office RECORDERS OFFICE OF COOK COUNTY, ILLINOIS AS DOCUMENT 25398981 FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS.