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Illinois Anti-Predatory **Lending Database Program**

Certificate of Exemption

Doc#: 1209531018 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 04/04/2012 10:43 AM Pg: 1 of 3

Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 20-17-227-033-0000

Address:

Street:

1016 WEST 59TH STREET

Street line 2:

City: CHICAGO

Lender: JOHN L RICH

Borrower: CASSANDRA SEALS

Loan / Mortgage Amount: \$45,000.00

adni Collumin Collumin 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: F2456FC5-F8DC-4067-A179-5176F50A6929

Execution date: 03/02/2012

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THIS AGREEMENT made this 2nd day of March, 2012 between CASSANDRA SEALS, 1016 W. 59th Street, Chicago, Illinois 60621, herein referred to as "Mortgagors", and JOHN L. RICH, 5752 S. Winchester, Chicago, Illinois 60636, herein referred to as "Mortgagee", witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of Forty-Five Thousand, 00/100 Dollars (\$45,000.00), payable to the order of and delivered to the Mortgagoe, 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 2nd day of March 2022, and all said principal and interest are made payable at such place as the holders of the note may, from time to any in writing appoint, and in absence of such appointment.

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 agreements herein contained, by the Mortgagors to be performed, and also at consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, to 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, attace, lying and being in the City of Chicago, County of Cook, State of Illinois, to wit:

LOT 23 IN BLOCK 4 IN JAMES U. P. O'KDEN'S SUBDIVISION OF THE EAST HALF OF THE SOUTH WEST QUARTER OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT RAILROAD) IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 20-17-227-033-2000 COMMON STREET ADDRESS: 1016 West 59th Street, Chicago, Illinois 60621

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

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and do me all such times as Mortgagors may be entitled thereto (which are pledged primarily and on a parity vitural 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 beaters. All 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.

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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.

John L. Rich

STATE OF ILLINOIS) ss CCUNTY OF COOK)

I. the indersigned Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTAFY that JOHN L. RICH, and 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 he signed and derivered the said instrument pursuant to authority, given by , as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 2 nd day of, March, 2012.

Notary Public

This Instrument was prepared by and MAIL TO:

Terry J. Carter 40 North Wells Street, Suite 1111 Chicago, Illinois 60606 THALIA ROSARIO MY COMMISSION EXPIRES AUGUST 1, 2012

ClortsOffice