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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1215150023 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/30/2012 10:32 AM Pg: 1 of 4

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN: 13-10-416-035-0000**

Address:

Street: 4914 North Keeler

Street line 2:

City: Chicago

State: IL

ZIP Code: 60630

Lender: Amir Talha Khan Burki

Borrower: Aamir Burki

Loan / Mortgage Amount: \$235,000.00

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: 3F3FCF61-970E-49AD-AA56-39989BB9ED31

Execution date: 03/09/2011

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LOAN AGREEMENT

\$235,000.00

Date: 3/9/2011

For value received, the undersigned Aamir Burki and (the "Borrower"), at 4914 North Keeler, Chicago, Illinois 60630 (PIN 13-10-416-035-0000) promises to pay to the order of Amir Talha Khan Burki, (the "Lender"), at 8740 Bergeson Dr., Indianapolis, Indiana 46278, (or at such other place as the Lender may designate in writing) the sum of \$235,000.00 with no interest.

The unpaid principal shall be payable in full on 02/29/2012 (the "Due Date").

If any payment obligation under this Loan is not paid when due, the remaining unpaid principal balance and any accrued interest shall become due immediately at the option of the Lender.

The Borrower reserves the right to prepay this Loan (in whole or in part) prior to the Due Date with no prepayment penalty.

If any payment obligation under this Loan Agreement is not paid when due, the Borrower promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

If any of the following events of default occur, this Loan and any other obligations of the Borrower to the Lender, shall become due immediately, without demand and or notice:

- 1) the failure of the Borrower to pay the principal and any accrued interest in full on or before the Due Date;
- 2) the death of the Borrower or Lender;
- 3) the filing of bankruptcy proceedings involving the Borrower as a debtor;
- 4) the application for the appointment of a receiver for the Borrower;
- 5) the making of a general assignment for the benefit of the Borrower's creditors;
- 6) the insolvency of the Borrower;
- 7) a misrepresentation by the Borrower to the Lender for the purpose of obtaining or extending credit.

If any one or more of the provisions of this Loan Agreement are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.

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All payments of principal and interest on this Loan shall be paid in the legal currency of the United States. The Borrower waives presentment for payment, protest, and notice of protest and nonpayment of this Loan.

No renewal or extension of this Loan Agreement, delay in enforcing any right of the Lender under this Loan Agreement, or assignment by Lender of this Loan Agreement shall affect the liability or the obligations of the Borrower. All rights of the Lender under this Loan Agreement are cumulative and may be exercised concurrently or consecutively at the Lender's option.

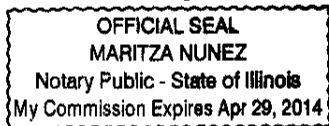
This Loan Agreement shall be construed in accordance with the laws of the State of Indiana.

Signed this 9th day of March, 2011, at 1 pm

Borrowers:
Aamir Burki

By: [Signature]
Aamir Burki

05/08/2012



[Signature]

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FileNo : L1252671

Schedule A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 15 IN BLOCK 1 IN THE RAVENSWOOD GOLF CLUB SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 13 -10-416-035-0000

Property Of Cook County Clerk's Office