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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



1216350053

Doc#: 1216350053 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/11/2012 11:22 AM Pg: 1 of 5

Report Mortgage Fraud
800-532-8785

The property identified as:

PIN: 05-33-210-008-0000

Address:

Street: 1511 WASHINGTON

Street line 2:

City: WILMETTE

State: IL

ZIP Code: 60091

Lender: JOSEPH NASH AND SARA NASH

Borrower: ANDRZEJ KRUSZEWSKI AND JANINA KRUSZEWSKI

Loan / Mortgage Amount: \$180,000.00

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: BAB05BB8-DBBE-4C79-9F96-1C1DB889AF37

Execution date: 04/30/2012

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MORTGAGE

RETURN RECORDED DOCUMENT TO:
 JOSEPH NASH
 1025 OAK STREET
 WINNETKA, IL. 60093

THIS INDENTURE, WITNESSETH, That ANDRZEJ KRUSZEWSKI and JANINA KRUSZEWSKI (hereinafter called the "Mortgagor"), for and in consideration of the sum of Ten and no/100 Dollars (\$10.00) in hand paid, CONVEY AND WARRANT to JOSEPH NASH AND SARA NASH, hereinafter called the "Mortgagee"), for the purpose of securing performance of the covenants and agreements herein, the real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures and everything appurtenant thereto, together with all rent, issues and profits of the Premises, situated in the Village of Wilmette, in the County of Cook and State of Illinois and fully described on Exhibit A attached hereto (the "Premises"), hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois with respect to the Premises, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, THE MORTGAGOR is justly indebted upon a promissory note bearing even date herewith, payable to Mortgagee, providing for an original principal indebtedness of \$ 180,000.00 with interest being charged at the rate of five per cent (5%) per annum on the balance thereof which remains from time to time unpaid and being payable as follows:

- (a) Interest only, in the amount of \$ 750.00 shall be paid monthly, with the first of such monthly payment being due and payable on the 1st day June, 2012 and the subsequent payments being due and payable on the 1st day each following month for one years.; and
- (b) The entire principal amount of the indebtedness including all accrued and unpaid interest, due thereon, shall be due and payable on June 30, 2013.

THE MORTGAGOR covenants and agrees as follows: (a) to pay said indebtedness as herein and in said note provided; (b) to pay before they become delinquent, all taxes and assessments levied against the Premises, and, on demand, to exhibit receipts therefor; (c) within a reasonable time after destruction or damage to rebuild or restore all buildings and improvements on the Premises that may have been destroyed or damaged; (d) that waste to the Premises shall not be committed or suffered; (e) to keep all buildings now or at any time situated on the Premises insured by reputable companies with loss clause attached payable first to Mortgagee.

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IN THE EVENT of a breach of any of the aforesaid covenants or agreements which is not cured by Mortgagor within thirty (30) days of the receipt of written notice thereof, the whole of said indebtedness shall, at the option of the legal holder thereof, without further notice, become immediately due and payable, and with interest thereon from time of such breach at twelve per cent (12%) per annum, shall be recoverable by a foreclosure 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 Mortgagor that all reasonable expenses and disbursements paid or incurred on 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 the Premises embracing foreclosure decree - shall be paid by the Mortgagor; and the like expenses and disbursements, occasioned by any suit or proceeding wherein the Mortgagee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by Mortgagor. All such expenses and disbursements shall be an additional lien upon the 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 thereof given, until all such expenses and disbursements, and the costs of suit, including attorney's fees, have been paid.

IN THE EVENT that title to or any interest in the Premises or in any trust holding title to the Premises be conveyed, assigned or in any manner transferred at any time prior to the payment in full of the indebtedness secured by this Mortgage without the prior written consent of Mortgagee, the entire unpaid principal balance of such indebtedness together with any accrued and unpaid interest shall at the election of Mortgagee or the holder of this Mortgage become immediately due and payable upon thirty (30) days written notice to Mortgagor.

THIS IS A MORTGAGE.

WITNESS the hand and seal of the Mortgagor this 30th day of April 2012.

Andrzej Kruszevski
ANDRZEJ KRUSZEWSKI

Janina Kruszevski
JANINA KRUSZEWSKI

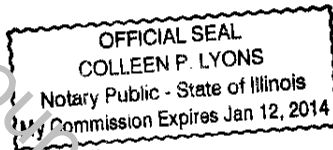
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STATE OF Illinois)
COUNTY OF Cook) SS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that ANDRZEK KRUSEWSKI and JANINA KRUCZEWSKI, personally known to me to 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.

Given under my hand and Notarial seal this 30th day of April, 2002.

Colleen P. Lyons
Notary Public



PROPERTY OF COOK COUNTY CLERK'S OFFICE

Property *Washington*
1511 Washington
Wilmette, Ill 60091

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P.I. No. 05-33-210-008-0200

Prepared By:

Robert C. Geraghty
1372 Sunview Lane
Winnetka, Illinois 60093
847-501-3339

Property of Cook County Clerk's Office

**CHICAGO TITLE INSURANCE COMPANY
OWNER'S POLICY (2106)
SCHEDULE A (CONTINUED)**

POLICY NUMBER: 1401-00030050-NA

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:
LOT 3 IN BLOCK 1 IN NETSTRATER'S ADDITION TO WILMETTE, A SUBDIVISION OF LOTS 11 AND
12 IN COUNTY CLERK'S DIVISION OF NORTHEAST FRACTIONAL 1/4 (EXCEPT NORTH 14 FEET)
IN SECTION 33, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.