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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



1226146023

Doc#: 1226146023 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/17/2012 12:38 PM Pg: 1 of 3

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN: 28-17-416-009-1035**

Address:

Street: 15801 PEGGY LANE

Street line 2:

City: OAK FOREST

State: IL

ZIP Code: 60452

Lender: Paul D. Hawksworth and Dorothy M. Hawksworth

Borrower: Carlos M. Diaz

Loan / Mortgage Amount: \$52,900.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it consists of more than 4 units.

Certificate number: EF175887-843D-44C1-B0B2-EE01F4FBE303

Execution date: 07/26/2012

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This Document prepared by:

John R. Ruddy
Law Office of John R. Ruddy
P. O. Box 42926
Evergreen Park, IL 80805

MORTGAGE

DEFINITIONS

- (A) **“Security Instrument”** means this document, which is dated August 1, 2012
- (B) **“Borrower”** is Carlos M. Diaz, whose mailing address is 15801 Peggy Lane, Oak Forest, IL 60452. Borrower is the mortgagor under this Security Instrument.
- (C) **“Lender”** is Paul D. Hawksworth and Dorothy M. Hawksworth. Lender’s address is 2914 Wilderness Bl. East, Parrish, FL 34219.
- (D) **“Note”** means the DEMAND NOTE signed by Borrower and dated July 26, 2012. The Note states that Borrower owes Lender Fifty Two Thousand Nine Hundred and 00/100 Dollars (\$ 52,900.00) plus interest at 3.50%, per annum. Borrower has promised to pay this debt in regular Periodic Payments (as defined in the Note and to pay the debt in full not later than September 10, 2027.
- (E) **“Property”** means the property that is described below under the heading “Transfer of Rights in the Property.”
- (F) **“Loan”** means the debt evidenced by said Note, plus interest and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower’s covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, with Mortgage Covenants, upon the Statutory Condition and with the Statutory Power of Sale, the following described property located in the State of Illinois, County of Cook

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Legal Description

UNIT 3-11, TOGETHER WITH ITS UNDIVIDED PERCENTAGE IN THE COMMON ELEMENTS IN SHIBUI SOUTH CONDOMINIUM, AS DELETED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT 93168945 IN THE WEST 3/4 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS

P.I.N. 28-17-416-009-1035

Address: 15801 Peggy Lane, Unit 3-11, Oak Forest, IL 60452

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

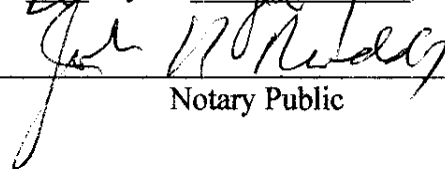
THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.



CARLOS M. DIAZ (Seal)
Borrower

The foregoing instrument was acknowledged before me this 26 day of July, 2012.



Notary Public

