

UNOFFICIAL COPY



Doc#: 1227956000 Fee: \$44.00
Eugene "Gene" Moore RHPF Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/05/2012 08:54 AM Pg: 1 of 4

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN: 13-36-328-028-0000**

Address:

Street: 1622 N Richmond Street

Street line 2:

City: Chicago

State: IL

ZIP Code: 60647

Lender: INTELLIGENT CONSTRUCTION INC

Borrower: ULTIMATE DEVELOPMENT & RENOVATIONS INC

Loan / Mortgage Amount: \$130,000.00

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: 7E623C23-94C7-4CEE-A989-0B94EDFE9323

Execution date: 09/07/2012

MORTGAGE UNOFFICIAL COPY

THIS INDENTURE, MADE September 10, 2012, between **ULTIMATE DEVELOPMENT & RENOVATIONS, INC.**, 23445 N Valley Road, Lake Zurich, IL 60047, herein referred to as "Mortgagors," and

Intelligent Construction, Inc. an Illinois Corporation, with its principal place of business at 274 Brunswick Drive, Buffalo Grove, Illinois herein referred to as "Mortgagee," witnessed:

THAT, WHEREAS, the Mortgagors are justly indebted to the mortgagee upon the installment note of even date herewith, in the principal sum of One Hundred and Thirty Thousand and No/100 Dollars (\$130,000.00), 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 as provided in the said note, with a final payment of the balance due on the 30th day of September, 2014 and all of said principal and interest 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 Mortgagee in 274 Brunswick Drive, Buffalo Grove, Illinois. Mortgagee shall release this mortgage and lien thereof by proper instrument upon payment and discharge of all indebtedness secured hereby.

NOW THEREFORE, the Mortgagors to secure the payment of 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 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 Mortgagee the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the of the city of Chicago, County of Cook, State of ILLINOIS, to wit:

SEE REVERSE SIDE FOR LEGAL DESCRIPTION

which, with the property hereinafter described, is referred to as "premise," TO HAVE AND TO HOLD the premises unto the Mortgagee forever for the purposes, and upon the uses 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 the record owner is: **ULTIMATE DEVELOPMENT & RENOVATIONS, INC**
WITNESS the hand...and..seal of Mortgagors the day and the year above written.

ULTIMATE DEVELOPMENT & RENOVATIONS, INC
Alexander Kaganer
ALEXANDER KAGANER, its President

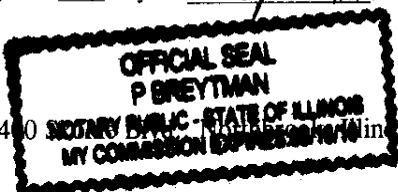
STATE OF ILLINOIS }
 }SS.
COUNTY OF COOK }

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **ALEXANDER KAGANER**, President of Ultimate Development and Renovations, Inc., personally known to me to be 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 this said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 07 day of September, 2012

[Signature]

NOTARY PUBLIC



**PAY TO THE ORDER OF
BANK OF AMERICA
MT. PROSPECT, IL 60056-4200
FOR DEPOSIT ONLY
NEW VISION MARKETING
AND CONSULTING CORP
291004531012**

This instrument prepared by: **Yelena Shvartsman, 410**

AFTER RECORDING THIS INSTRUMENT SHOULD BE SENT TO: Intelligent Construction, Inc. 274 Brunswick Drive, Illinois 60089,

UNOFFICIAL COPY

LEGAL DESCRIPTION

of premises commonly known as 1622 N. RICHMOND, CHICAGO, ILLINOIS 60647

The North 27 Feet of Lot 10 in Block 13 in Hansbrough and Hess Subdivision of the East Half ($\frac{1}{2}$) of the Southwest Quarter ($\frac{1}{4}$) of Section 36, Township 40 North, Range 13, lying East of the Third Principal Meridian in Cook County, Illinois.

Property of Cook County Clerk's Office

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Send subsequent tax bills to:

Alexander Kaganer
C/O Ultimate Development
23445 N Valley Road
Lake Zurich, IL 60047

LEGAL DESCRIPTION

of premises commonly known as **1622 N. Richmond Street, Chicago, Illinois 60647**
PIN 13-36-328-028-0000

Property of Cook County Clerk's Office