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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

1229334184

Doc#: 1229334104 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 10/19/2012 03:08 PM Pg: 1 of 3

Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 18-33-325-009-0000

Address:

Street:

1202 Prospect Street

Street line 2:

City: Willow Springs

State: II

ZIP Code: 60480

Lender: SEAN E MURPHY

Borrower: MICHAEL MCDERMOTT MURPHY AND HEATHER HCB ON

Loan / Mortgage Amount: \$100,000.00

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: 29397907-BEF8-457C-96BC-200CDA97F2DD

Execution date: 10/03/2012

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MORTGAGE (ILLINOIS)

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

Ahove	Space	for	Recorder	r's	Use	Only
ADOVE	SUACE	IUI	neculue		USC	CHILLY

	Above Space to	1 110001001 3 000 0	···· y
THIS AGREEMENT, made Oct 3 20 12	, betweenMichael McDerm	ott Murphy and I	Heather Horton
1202 Prospect Avenue, Willow Spri			
1202 Hospeet Mends, 12120 Spirit	(No. and Street)	(City)	(State)
herein referred to as "Mortgagors," and Sean	E. Murphy	(Chy)	(Built)
931 Larkspur Court, Lake Forest I	"		
herein referred to as "Mortgagee," witnesseth:	(No. and Street)	(City)	(State)
THAT WHEREAS the Mortgagors are justly			
in the principal sum of One Hundred Thousan	d	DOLLARS (\$ <u>100</u>	
payable to the order of and delivered to the Mortga	igee, in and by which note the M	ortgagors promise to	pay the said principal
sum and interest at the rate and in installments	as provided in sold note, wit	h a final payment of	the balance due on
the 10th day of November . 2	20 12 , and alt or said prin	ncipal and interest are	made payable at such
place as the holders of the note may, from time to ti	me, in writing appoint, and in ab	sence of such appointr	nent, then at the office
of the Mortgagee at 931 Larkspur Court,	Lake Forest, IL 600 5		
NOW, THEREFORE, the Mortgagors to s accordance with the terms, provisions and limitation herein contained, by the Mortgagors to be performed whereof is hereby acknowledged, do by these pressuccessors and assigns, the following described Real	ons of this mortgage, and the ped, and also in consideration of the ents CONVEY AND WARRAN	riorirance of the coversum of the Dollar in Tunto the Mongagee	hand paid, the receipt, and the Mortgagee's
being in the Village of Willow SpringsCOU			
LOT EIGHT (8) IN BLOCK THIRTY (3 NORTH, RANGE 12, EAST OF THE THI			
which, with the property herein after described, is r	eferred to herein as the "premise,	n	
Permanent Real Estate Index Number(s): 18-33	-325-009		
Address(es) of Real Estate: 1202 Prospect	Avenue, Willow Springs,	IL 60480	
TOCETHER with all improvements, tenem	ents, easements, fixtures, and ap	purtenances thereto be	elonging, and all rents,
issues and profite thereof for so long and during all	such times as Mortgagors may be	entitled thereto (whic	h are pleaged prunarny
and on a parity with said real estate and not seco	ondarily) and all apparatus, equip	ment 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 heaters. All of 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, lorever, the

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 The name of a record owner is: This mortgage consists of four pages; The covenants, conditions and provisions which appear on pages 3 and 4 are incorporated herein by reference and are a part hereof and shall be binding on Mortgagors, their heirs, successors and assigns. Witness the hand \\ \.\ard seal \(\lambda_+\) of Mortgagors the day and year first above written (SEAL) (SEAL) Michael McDermott Murphy **PLEASE** PRINT OR TYPE NAME(S) (SEAL) BELOW SIGNATURE(S) State of Illinois, County of f, the undersigned, a Notary Public in and for said County, or the State aforesaid, DO HERFEY CERTUY that The second secon IMPRIESSAL SEAL personally known to me to be the same person whose name subscribed SEMARTIN O. Murphy ny Public, State of Illinois minission Expires 6/12/15 to the foregoing instrument, appeared before me this day in person, and acknowledged that h signed, scaled and delivered the said instrument as 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 This instrument was prepared by Patrick H. O'Connor, 20 N. Clark St. (Name and Address Patrick H. O'Connor, 20 N. Clark St. #501, Chicago, IL a0602 Mail this instrument to (Name and Address) (Zip Code) (State) (City) OR RECORDER'S OFFICE BOX NO.____