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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



1316333029

Doc#: 1316333029 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/12/2013 09:14 AM Pg: 1 of 5

Report Mortgage Fraud

800-532-8785 ✓/H

NW 6106924 ✓/ICTE

The property identified as: PIN: 03-05-309-018-0000

Address:

Street: 6 LONGWOOD COURT

Street line 2:

City: BUFFALO GROVE

State: IL

ZIP Code: 60089

Lender: MEL ZWIRN

Borrower: DIANA BROWN

Loan / Mortgage Amount: \$174,560.88

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: 74D4A785-25B4-4261-A5C3-B475318EA0D9

Execution date: 02/01/2013

S	Y
P	5
S	N
SC	Y
INT	PA

FIX 333-CT

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Property of Cook County
 VH MORTGAGE
 NW 6106924 *ICTI

This Mortgage, made February 1, 2013, between Diana Brown, 6 Longwood, Buffalo Grove, Il 60089 (hereinafter referred to as "Mortgagor") and Mel Zwirn (referred to herein as "Mortgagee").

The Mortgagor mortgages and warrants to the Mortgagee, her heirs, successors and assigns, lands situated in Buffalo Grove, Illinois, described as:

Lot 456 in Strathmore in Buffalo Grove Unit 2, in Sections 5 and 6, Township 42 North., Range 11 East of the Third Principal Meridian according to plat thereon recorded February 8, 1968 as document 20400442 in Cook County Illinois

THIS IS A FIRST MORTGAGE AND IS NOT SUBORDINATE TO ANY OTHER MORTGAGES

Common Address: 6 Longwood Court, Buffalo Grove, Il 60089

Permanent Tax Index no 03-05-309-018-0000

Including any part of any street or alley adjacent to said premises, vacated or to be vacated, together with the buildings, hereditaments, appurtenances, privileges, rights and water rights, including (but not excluding any other fixtures which would ordinarily be construed as part of the realty), any and all storm sash, storm doors, storm vestibules, wire screens, wire doors, window shades awnings, mantels and connecting iron or woodwork, grates, gas and electric fixtures, bathtubs, laundry and bathroom fixtures, oil burner and equipment, coal stoker, plumbing equipment, linoleum, furnaces, hot water heaters, incinerators, ventilators and all steam or hot water radiators and registers and the piping connected therewith, belonging to or used as a part of the building or buildings upon said premises at the time of the execution of this mortgage, or hereafter erected thereon, or which may be attached to said building or buildings or used as a part thereof at any time during the term of this mortgage, all of which are hereby deemed to be a part of the realty and secured by this mortgage, including as well as apparatus and fixtures of every description for watering, heating, ventilating and screening said premises and the rents, income and profits thereof thereunto belonging or in any way appertaining to secure the performance of the covenants hereinafter contained and the **payment of the principal sum of one hundred and seventy four thousand five hundred and sixty dollars and eighty eight cents (\$174,560.88) with interest at 3.00% per annum** until fully paid, payable according to the terms of a certain promissory note bearing even date herewith, executed and delivered by said mortgagor to said mortgagees as follows :with full balance due upon the sale or conveyance of 6 Longwood Court, Buffalo Grove, Il 60089 to any third party or on January 31, 2043 whichever is earlier or as otherwise provided by the terms of the note.

And the Mortgagor covenants with the Mortgagee, while this mortgage remains in force, as follows:

1. To pay said indebtedness and the interest thereon in the time and in the manner above provided.

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2. To pay all taxes, assessments, water rates and other charges that may be levied or assessed upon or against said premises, within 30 days after the same shall become due and payable, and also to pay when due and payable any taxes upon the interest or estate in said lands created or represented by this mortgage, or by said indebtedness, whether levied against said Mortgagor or otherwise; and to immediately pay off any lien having or which may have precedence over this mortgage, except as herein stated, and to keep all the improvements erected and to be erected on said premises continually intact and in good order and repair, and to promptly pay for all repairs and improvements, and to commit or suffer no waste of said premises, and to permit or suffer no unlawful use thereof.
3. To keep the buildings and equipment on the premises insured against loss or damage by fire for the benefit of, with loss payable to, and in manner and amount approved by the Mortgagee, and deliver the policies as issued, to the Mortgagee with the premiums therefore paid in full.
4. And it is hereby stipulated and agreed by and between the parties hereto, that if default shall be made in the payment of taxes, assessments, water rates, liens, insurance or other charges upon said premises, or any part thereof, the Mortgagee, may, at its option, make payment thereof, and the amounts so paid, with interest thereon at the same rate as provided for the principal indebtedness from the date of such payment, shall be impressed as an additional lien on said premises, and shall be added to and become part of the indebtedness secured hereby, and shall become immediately due and payable; and that in case of the payment of taxes, assessments, water rates, liens, insurance or other charges upon said premises by the Mortgagee, as hereinbefore provided, the receipt or receipts of the proper officer or person for such payment in the hands of the Mortgagee shall be conclusive evidence of the validity and amount of items so paid by the Mortgagee.
5. And it is hereby stipulated and agreed by and between the parties hereto that if default shall be made in the payment of said principal sum or interest or any other sum secured hereby, or any part thereof, or in the payment of taxes, assessments, water rates, liens, insurance or other charges upon said premises, or any part thereof, at the time and in the manner herein specified for the payment thereof, or in the performance of any of the covenants and agreements herein contained, the entire indebtedness secured hereby remaining unpaid shall at once become due and collectible, if the Mortgagee so elects, and without notice of such election.
6. That, in the event of the ownership of the mortgaged premises, or any part thereof, becomes vested in a person other than the Mortgagor, the Mortgagee may deal with such successor or successors in interest with reference to this mortgage, and the debt hereby secured in the same manner as with Mortgagor, without in any manner vitiating or discharging the Mortgagor's liability hereunder, or upon the debt hereby secured.
7. That power is hereby granted by the Mortgagor to the Mortgagee, if default is made in the payment of said indebtedness, interest, taxes, assessments, water rates, liens or insurance premiums, or any part thereof at the time and in the manner herein agreed, to grant, bargain, sell, release and convey the premises, with the appurtenances at public auction and to execute and deliver to the purchaser or purchasers, at such sale, deeds of conveyance, good and sufficient at law, pursuant to the statute in such case made and provided, and out of the proceeds to retain all sums due hereon, the costs and charges of such sale and the attorney fees provided by law, returning the surplus money, if any, to the Mortgagor or Mortgagor's heirs and assigns, and such sale or a sale pursuant to a decree in chancery for the foreclosure hereof may at the option of the Mortgagee be made *en masse*.

The covenants herein shall bind and the benefits and advantages inure to the respective heirs, assigns and successors of the parties.

Signed by the Mortgagor the day and year first above written.

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BY: Diana Brown
Diana Brown

State of Illinois)
County of Lake)

The foregoing instrument was acknowledged before me this May 8 2013

Marni Herman
Notary Public



Lake County, Illinois
My Commission Expires:

Please return this document to: Elliott Hartstein, 908 Providence Lane, Buffalo Grove, IL 60089

This Instrument was prepared by: Elliott Hartstein, 908 Providence Lane, Buffalo Grove, IL 60089

Property of Cook County Clerk's Office

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 NW6106924 NB
STREET ADDRESS: 6 LONGWOOD COURT
CITY: BUFFALO GROVE **COUNTY:** COOK
TAX NUMBER: 03-05-309-018-0000

LEGAL DESCRIPTION:

LOT 456 IN STRATHMORE IN BUFFALO GROVE UNIT 2, IN SECTIONS 5 AND 6, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 8, 1968 AS DOCUMENT 20400442 IN COOK COUNTY, ILLINOIS.

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