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**Illinois Anti-Predatory
Lending Database
Program**

Certificate of Exemption



1329654038

Doc#: 1329654038 **Fee:** \$44.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/23/2013 10:50 AM Pg: 1 of 4

**Report Mortgage Fraud
800-532-8785**

The property identified as: **PIN:** 16-18-134-001-0000

Address:

Street: 842 Carpenter Avenue

Street line 2:

City: Oak Park

State: IL

ZIP Code: 60304

Lender: Village of Oak Park

Borrower: Thelmare Varnardo

Loan / Mortgage Amount: \$22,915.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 7770 et seq. because the application was taken by an exempt entity.

Certificate number: CD0A7FF5-3F02-4B2E-B24A-DBE7B49D7286

Execution date: 08/22/2013

UNOFFICIAL COPY**AMENDMENT TO
MORTGAGE**Recorded as Document No
122254005

PIN: 16-18-134-001-0000

THIS Amendment to Mortgage is made this 22nd day of August, 2013, by Thelmare Varnardo, herein referred to as "Mortgagor," and The Village of Oak Park, a municipal corporation herein referred to as "Mortgagee," witnesseth:

AMENDMENT TO MORTGAGE

Whereas, on July 2, 2012, Thelmare Varnardo, Mortgagor, and the Village of Oak Park, an Illinois Municipal Corporation, Mortgagee, entered into a Mortgage which was recorded on August 9, 2012 in the Office of the Cook County Recorder of Deeds as Document No. 122254005 ("the Original Mortgage"); and

Whereas, the Original Mortgage was entered into and recorded to secure Mortgagor's debt to Mortgagee, created by a Note signed by Mortgagor on July 2, 2012 in the amount of \$24,999.00; and

Whereas, the Mortgagor and Mortgagee have amended the Note to reflect that the amount of the debt is decreased to \$22,915.00.

Now Therefore, the Mortgagor and the Mortgagee agree to amend the Original Mortgage to also reflect the decreased amount of the debt secured by the Note. To Wit:

I. The second paragraph of the Original Mortgage is amended to state:

THAT, WHEREAS Mortgagor is justly indebted to the legal holder(s) being referred to as Holder of the Note, of a principal promissory note, termed "AMENDED NOTE," of even date herewith, executed by Mortgagor, in the Principal Sum of Twenty Two Thousand Nine Hundred Fifteen and NO/100 Dollars (\$22,915.00), made payable to The Village of Oak Park and delivered, in and by which Amended Note the Mortgagor promises to pay the Principal Sum, no interest except as herein provided as follows: The Principal Sum shall be payable in full upon the earliest of the following occurrences or date:

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1. The conveyance or transfer of any interest in the following described real estate by the mortgagor or the estate of the mortgagor;
2. July 2, 2032;

provided that the Principal Sum unless paid when due shall bear interest at the then highest rate permitted by law and all of the principal and interest being made payable at such banking house or trust company as the holder(s) of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Finance Director, 123 Madison Street, Oak Park, Illinois 60302, or in case of default shall occur and continue for three days in the performance of any other agreement contained in this Mortgage (in which event election may be made at any time without notice), and that all parties thereto severally waive presentment for payment, notice of dishonor, protest and notice of protest.

II. The remainder of the mortgage terms shall stay the same as in the Original Mortgage.

THE NORTH 34 FEET OF LOT 24 IN PRICE'S ADDITION TO OAK PARK, BEING A SUBDIVISION OF LOT 4 IN THE PARTITION OF THE EAST ½ OF LOT 2 IN JERVIS AND OTHERS SUBDIVISION (EXCEPT THE WEST ½ OF THE SOUTHWEST ¼ THEREOF) OF SECTION 18, TOWNSHIP THIRTY-NINE (39) NORTH, RANGE THIRTEEN (13), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number(s): 16-18-134-001-0000

Address(es) of Real Estate: 842 Carpenter Avenue
Oak Park, Illinois 60304

The name of a record owner is: Thelmare Varnardo

Thelmare Varnardo



By: Thelmare Varnardo

Dated: 9/19/13, 20

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VILLAGE OF OAK PARK

Cara Pavlicek
 By: Cara Pavlicek
 Village Manager

Dated: _____, 20__

_____(Seal) _____(Seal)

State of Illinois, County of Cook ss.,

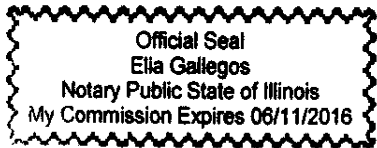
I, the undersigned, a Notary Public in and for said County

in the State aforesaid, **DO HEREBY CERTIFY** that _____

Personally known to me to be the same persons whose name, Thelmare Varnardo, 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, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 24th day of September, 2013

Commission expires 6-11 2014. Elia Gallegos Notary Public



**REVIEWED AND APPROVED
 AS TO FORM**

AUG 23 2013

[Signature]
LAW DEPARTMENT