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ASSIGNMENT OF MORTGAGE AND NOTE

AAA Cook Consolidation dba AAA Cook Consolidation, Inc ("Assignor" or "AAA Cook Consolidation"), an Illinois Not For Profit company, is the note holder secured by a mortgage commonly known as **7746 S. Eastend Avenue Chicago Illinois 60609** under a Mortgage dated December 31, 2012, made by Chicagoland Neighborhood Group LLC ("CNG") and recorded with the Cook County Recorder on JUNE 28, 2013 as Document No. 1317911e06e0. A copy of the Mortgage and Note is attached hereto as Exhibit A.

The Mortgage encumbers the property described on Exhibit B attached hereto and made a part hereof.

The Mortgage secures a Promissory Note made by George J. Copetas, in favor of Chicagoland Neighborhood Group LLC, originally dated December 31, 2012 and renewed, extended, modified, refinanced, consolidated, or substituted by a Promissory Note dated December 31, 2012 in the original principal amount of \$218,425.18 (the "Mortgage")

In consideration of Ten and 00/100 DOLLARS (\$ 10.00) and for other good and valuable consideration, the receipt of which is hereby acknowledged, Assignor does hereby grant, bargain, sell, assign, transfer and set over to National Association for Debt Education and Assistance. ('Assignee'), an Illinois Not For Profit company, the Note described herein.

It is expressly understood and agreed that this Assignment of Mortgage and Note is being made as is and is without recourse to, and without covenant or warranty expressed or implied by the Assignor whatsoever.

IN WITNESS WHEREOF, the Assignor and Assignee have caused this Assignment of Mortgage and Note to be duly executed on this 1 day of JUNE, 2013

ASSIGNOR:

AAA COOK CONSOLIDATION DBA AAA COOK CONSOLIDATION INC

By: _____

Its: _____

ACCEPTED BY ASSIGNEE:

NATIONAL ASSOCIATION FOR DEBT EDUCATION & ASSISTANCE

By: _____

Its: _____



Doc#: 1331710112 Fee: \$108.00
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/13/2013 03:56 PM Pg: 1 of 14

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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 JIM COPETAS, 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 the said instrument as their free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 1 day of JUNE, 2013.

Leuen Bautista
NOTARY PUBLIC

11-04-2014
Commission Expires



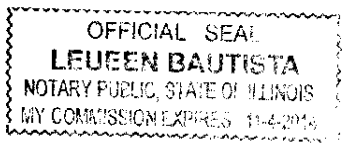
STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, the undersigned, a Notary of Public in and said County, in the State aforesaid, DO HEREBY CERTIFY that JOSEPH MILES, 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 the said instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 1 day of JUNE, 2013.

Leuen Bautista
NOTARY PUBLIC

Commission Expires: 11-04-2014



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Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption



Doc#: 1317916060 Fee: \$54.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/28/2013 02:24 PM Pg: 1 of 9

Report Mortgage Fraud
800-532-8783

The property identified as: PIN: 20-08-315-019-0000

Address: ~~5337 South Bishop Street~~
1746 S. EASTEND

Street line 2:

City: Chicago

State: IL

ZIP Code: 60609

Lender: AAA COOK COUNTY CONSOLIDATION dba AAA COOK CONSOLIDATION, INC

Borrower: CHICAGOLAND NEIGHBORHOOD GROUP, LLC

Loan / Mortgage Amount: \$50,045.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is commercial property

Certificate number: 8E3DCBCA-9FB4-4D48-9A57-96BA9A94EA9E

Execution date: 12/31/2012

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MORTGAGE

THIS MORTGAGE "Mortgage Instrument" is entered in Duplicate for the purpose of recording in Cook County, Illinois, by ChicagoLand Neighborhood Group LLC and "Borrower". This Mortgage Instrument is entered in AAA Cook County Consolidation dba AAA Cook Consolidation ("Lender"). The Borrower has the sum of the principal sum of Two Hundred Eighteen Thousand Four Hundred Twenty Five and Eighteen cents (\$218,425.18) Dollars. This sum is a part of the Borrower's debt to the Lender and is being advanced to the Borrower by the Lender. The Borrower and the Lender agree that the Borrower is the owner of the property described in the Mortgage Instrument and that the Borrower has the right to sell, lease, convey, or otherwise dispose of the property described in the Mortgage Instrument. The Borrower and the Lender agree that the Borrower is the owner of the property described in the Mortgage Instrument and that the Borrower has the right to sell, lease, convey, or otherwise dispose of the property described in the Mortgage Instrument. The Borrower and the Lender agree that the Borrower is the owner of the property described in the Mortgage Instrument and that the Borrower has the right to sell, lease, convey, or otherwise dispose of the property described in the Mortgage Instrument. The Borrower and the Lender agree that the Borrower is the owner of the property described in the Mortgage Instrument and that the Borrower has the right to sell, lease, convey, or otherwise dispose of the property described in the Mortgage Instrument. The Borrower and the Lender agree that the Borrower is the owner of the property described in the Mortgage Instrument and that the Borrower has the right to sell, lease, convey, or otherwise dispose of the property described in the Mortgage Instrument.

THE BORROWER AND THE LENDER HEREBY AGREE AS FOLLOWS:

1. The Borrower shall pay to the Lender the principal sum of the loan as set forth in the Mortgage Instrument, together with interest thereon, in accordance with the terms and conditions set forth in the Mortgage Instrument. The Borrower shall pay to the Lender the principal sum of the loan as set forth in the Mortgage Instrument, together with interest thereon, in accordance with the terms and conditions set forth in the Mortgage Instrument. The Borrower shall pay to the Lender the principal sum of the loan as set forth in the Mortgage Instrument, together with interest thereon, in accordance with the terms and conditions set forth in the Mortgage Instrument.

2. The Borrower shall pay to the Lender the interest on the loan as set forth in the Mortgage Instrument. The Borrower shall pay to the Lender the interest on the loan as set forth in the Mortgage Instrument. The Borrower shall pay to the Lender the interest on the loan as set forth in the Mortgage Instrument. The Borrower shall pay to the Lender the interest on the loan as set forth in the Mortgage Instrument. The Borrower shall pay to the Lender the interest on the loan as set forth in the Mortgage Instrument.

The Borrower and the Lender hereby agree as follows:

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1. PAYMENT OF PRINCIPAL AND INTEREST. The Borrower shall pay, and pay when due the principal of and interest on the debt evidenced by the Note.

2. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by the Lender hereunder shall be applied: first, to late charges and penalties due under the terms hereof; secondly, to interest due; and third, to principal due.

3. CHARGES - LIENS. The Borrower shall pay, and pay when due, all taxes, assessments, charges, fees and penalties and disbursements of any kind, which the Lender shall be obligated to pay, and pay when due, in order to protect the Lender's interest in the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property.

The Borrower shall be responsible for the payment of all taxes, assessments, charges, fees and penalties and disbursements of any kind, which the Lender shall be obligated to pay, and pay when due, in order to protect the Lender's interest in the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property.

4. HAZARD INSURANCE. The Borrower shall maintain in full force and effect, and pay when due, all premiums and charges for hazard insurance covering the property, and shall provide evidence of such insurance to the Lender.

The Borrower shall be responsible for the payment of all taxes, assessments, charges, fees and penalties and disbursements of any kind, which the Lender shall be obligated to pay, and pay when due, in order to protect the Lender's interest in the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property.

The Borrower shall be responsible for the payment of all taxes, assessments, charges, fees and penalties and disbursements of any kind, which the Lender shall be obligated to pay, and pay when due, in order to protect the Lender's interest in the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property, and to comply with all laws, ordinances, rules and regulations of any governmental authority having jurisdiction over the property.

Unless the Lender and the Borrower otherwise agree in writing, the

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Application of provisions of this lease shall not extend to provisions the due date referred to in Paragraph 4 in connection with the payment. The owner Paragraph 11, the borrower, as required by the lender, the borrower's more or less assured policies and proceeds resulting from damage to the property shall be the acquisition shall pass to the lender to the extent of the sum required in this contract. Incidental expenses shall be the responsibility.

5. PRESERVATION AND MAINTENANCE OF PROPERTY. The borrower shall be responsible, except as hereinafter provided, for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon.

6. PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY. In the event the borrower should be required to vacate the premises for any reason whatsoever, the borrower shall be responsible for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon, to the extent of the sum required in this contract. Incidental expenses shall be the responsibility of the lender to the extent of the sum required in this contract. The borrower shall be responsible for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon, to the extent of the sum required in this contract. Incidental expenses shall be the responsibility of the lender to the extent of the sum required in this contract.

The borrower shall be responsible for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon, to the extent of the sum required in this contract. Incidental expenses shall be the responsibility of the lender to the extent of the sum required in this contract.

7. INSPECTION The lender shall have the right to inspect the property at any time for the purpose of determining compliance with the terms of this lease. The borrower shall be responsible for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon, to the extent of the sum required in this contract.

8. CONDEMNATION In the event the property is condemned or taken for public use, the borrower shall be responsible for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon, to the extent of the sum required in this contract.

The borrower shall be responsible for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon, to the extent of the sum required in this contract. Incidental expenses shall be the responsibility of the lender to the extent of the sum required in this contract.

The borrower shall be responsible for the preservation, repair, maintenance, and improvement of the property, including the premises and the improvements thereon, to the extent of the sum required in this contract. Incidental expenses shall be the responsibility of the lender to the extent of the sum required in this contract.

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13. **NOTICES.** Any notice to the Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by certified mail, return receipt requested, unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address the Borrower designates by notice to the Lender. Any notice to the Lender shall be given by certified mail, return receipt requested, to the Lender's address unless notified by notice addressed the Lender designator of notice to the Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to the Borrower if the Lender when given as provided in this Paragraph.

14. **GOVERNING LAW - SEVERABILITY.** This Security Instrument shall be governed by the laws of the State of Illinois. If any provision of this Security Instrument is held to be unenforceable under applicable law, the remainder of this Security Instrument shall survive and be enforceable to the maximum extent permitted by law.

15. **BORROWER'S COPY.** The Borrower shall be deemed to have agreed to the terms and conditions of this Security Instrument.

16. **TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER.** If the Borrower transfers the Property or a beneficial interest in the Property or if the Borrower transfers the Property or a beneficial interest in the Property to a transferee, the transferee shall be deemed to have agreed to the terms and conditions of this Security Instrument. If the Borrower transfers the Property or a beneficial interest in the Property to a transferee, the transferee shall be deemed to have agreed to the terms and conditions of this Security Instrument.

17. **BORROWER'S RIGHT TO REINSTATE.** If the Borrower defaults under this Security Instrument, the Borrower shall have the right to reinstate this Security Instrument by paying to the Lender the amount of the Borrower's arrearages and the costs of collection, including reasonable attorney's fees, and by paying to the Lender the amount of the Borrower's taxes and insurance. If the Borrower reinstates this Security Instrument, the Borrower shall be deemed to have agreed to the terms and conditions of this Security Instrument.

18. **BORROWER'S OBLIGATION TO MAINTAIN PROPERTY.** The Borrower shall be obligated to maintain the Property in good condition and to pay all taxes and insurance on the Property. The Borrower shall be deemed to have agreed to the terms and conditions of this Security Instrument.

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Paragraph 18 or 19.

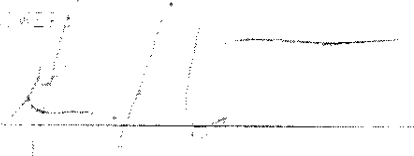
18. ACCELERATION: REMEDIES. The Lender shall give notice to the Borrower of its acceleration following the Borrower's breach of any covenant or agreement in this Security Instrument, but not prior to acceleration under Paragraph 15 and in unless applicable law provides otherwise. The notice shall specify: (a) the delinquency or the event required to cure the default; (b) a date, not less than thirty (30) days from the date the notice is given to the Borrower, by which the default must be cured; and (c) that failure to cure the default on or before the date specified in the notice may result in acceleration of the debt secured by this Security Instrument. Immediately upon acceleration and until the debt is paid in full, the Lender shall exercise all the remedies available to it under this Security Instrument with respect to the debt and to the property, including the exercise of its power of sale and foreclosure. If the default is not cured or is cured but the debt is not paid in full, the Lender at its option may require immediate payment of all or all less than the amount of this Security Instrument with respect to the debt and the property, including the exercise of its power of sale and foreclosure, or it may elect to exercise its power of sale and foreclosure. If the default is not cured or is cured but the debt is not paid in full, the Lender at its option may require immediate payment of all or all less than the amount of this Security Instrument with respect to the debt and the property, including the exercise of its power of sale and foreclosure, or it may elect to exercise its power of sale and foreclosure.

19. LENDER IN POSSESSION. Upon acceleration under Paragraph 18 or otherwise, the Lender shall, at its option, and for the entire term of any period of possession, if it is in possession of the property, or period of reversion to its possession, if it is not, shall be entitled to enter upon the property, to take possession of the property and of all the contents of the property, and to collect all taxes and other charges and expenses, and to collect all rents and other income from the property, and to exercise its power of sale and foreclosure, and to exercise its power of sale and foreclosure, and to exercise its power of sale and foreclosure, and to exercise its power of sale and foreclosure.

20. RELEASE. Upon payment in full of the debt secured by this Security Instrument, the Lender shall release the property from its lien and shall deliver to the Borrower the original and copies of this Security Instrument.

21. WAIVER OF HOMESTEAD. The Borrower hereby waives any right of homestead protection in the property.

BY SIGNING BELOW, the Borrower accepts and agrees to the terms and conditions contained on this page.

BORROWER


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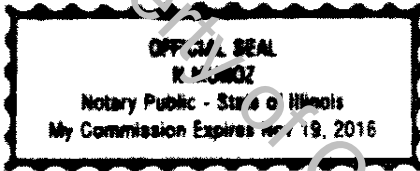
STATE OF ILLINOIS

COUNTY OF COOK

I, Nancy Russoz a Notary Public in and for said county and state, do hereby certify that George Capatos personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Witness my hand and official seal this 31 day of December, 12

N. Russoz
NOTARY PUBLIC



Cook County Clerk's Office

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LEGAL DESCRIPTION

LOT 16 IN BLOCK 23 IN SOUTHFIELD, BEING A SUBDIVISION OF BLOCKS 17, 18, 19, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31 AND 32 IN JAMES STINSON'S SUBDIVISION OF EAST GRAND CROSSING IN THE SOUTHWEST ¼ OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ADDRESS: 7746 SOUTH EAST END AVENUE, CHICAGO IL 60649

PIN: 20-25-317-033-0000

Property of Cook County Clerk's Office

UNOFFICIAL COPY**PROMISSORY NOTE**

\$218,425.18

December 31, 2012

FOR VALUE RECEIVED, Chicagoland Neighborhood Group, LLC (the "Borrower"), hereby promises to pay to the order of AAA Cook County Consolidation dba AAA Cook Consolidation, Inc. (the "Lender"), in the manner provided hereinafter, the principal sum of Two Hundred Eighteen Thousand Four Hundred Twenty Five and Eighteen cents (\$218,425.18) Dollars with initial interest thereon at the rate of Four Percent (4.00%) Percent per annum. Such principal and interest shall be payable as follows:

- (i) The entire balance shall be due and payable on final closing no later than 12 months after the initial closing or until Chicagoland Neighborhood Group receives new financing ("Maturity Date"); and
- (ii) Notwithstanding any provisions to the contrary, any payment not paid as provided herein shall bear interest after maturity at the rate of Eighteen Percent (18.0%) Percent per year (the "Default Interest Rate").

Time is of the essence hereof.

All payments on account of the indebtedness represented by this Note shall be applied first to accrued and unpaid interest, then to costs, and the remainder to principal. Payments of both principal, interest and costs, if any, shall be made to AAA Cook Consolidation, Inc., or such other place as the legal holder hereof may from time to time in writing appoint.

The Borrower reserves the right to prepay any amount due under this Note in whole or in part, at any time and from time to time, without penalty. Any such partial prepayment shall not postpone the due date of the remaining principal balance, unless the Lender hereof shall otherwise agree in writing.

This Note is secured by a Mortgage (the "Mortgage") of even date herewith, encumbering certain real property of the Borrower, commonly known as 7746 South East End Avenue Chicago, Illinois, and more particularly described in the Mortgage. The terms of the Mortgage are incorporated herein and made part hereof as fully as if set forth at length.

It is agreed that upon occurrence of any of the following events of default under this Note (a "Default"):

- (i) Default in the payment of principal when due in accordance with the terms hereof, which default continues for a period of ten (10) days; or
- (ii) Occurrence of a Prohibited Transfer (as defined in the Mortgage); or
- (iii) Default in the performance or observance of any other covenant or agreement of the Borrower contained herein.

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which default continues for a period of ten (10) days; or

- (iv) Occurrence of any Default under the Mortgage (as defined therein) or if the right to foreclose the Mortgage shall accrue to the Lender;

then, at any time thereafter, at the election of the Lender or holders hereof and without notice to the Borrower, the principal sum remaining unpaid hereon, together with accrued interest thereon, shall become at once due and payable at the place of payment as aforesaid, and any accrued and unpaid principal, interest and costs shall become immediately due and payable and, thereafter, each of said amounts shall bear interest at the Default Interest Rate. Thereafter, the Lender may proceed to foreclose the Mortgage, to exercise any other rights and remedies available to Lender under the Mortgage and to exercise any other rights and remedies against the Borrower or with respect to this Note which the Lender may have at law, in equity or otherwise.

All costs and expenses incurred by, or on behalf of, the Lender (including without limitation attorneys' fees and expenses) which are occasioned by Default by the Borrower hereunder shall become immediately due and payable, shall bear interest at the Default Interest Rate from the date incurred until paid, and shall become additional indebtedness evidenced by this Note. After the occurrence or existence of Default, the Lender may institute, or cause to be instituted, proceedings for the realization of its rights under this Note and/or the Mortgage.

The rights and remedies of the Lender as provided in this Note shall be cumulative and concurrent, and may be pursued singly, successively, or together against the Borrower and any other funds, property and security held by the Lender for the payment hereof or otherwise at the sole discretion of the Lender. The failure to exercise any right or remedy shall in no event be construed as a waiver or release of said right or remedy or of the right to exercise them at any later time.

The Borrower waives diligence, presentment, protest and demand, and also notice of protest, of demand, of nonpayment, of dishonor and of maturity and also recourse to suretyship defenses generally. Further, the Borrower hereby consents to any and all renewals, extensions or modifications of the terms hereof, including time of payment, and further agrees that any such renewal, extension or modification of the terms hereof or the release or substitution of any security for the indebtedness evidenced hereby or any other indulgences shall not affect the liability of the Borrower for the indebtedness evidenced by this Note.

Whenever used herein, the words the "Borrower" and the "Lender" shall be deemed to include their respective heirs, legal representatives and successors in interest.

This Note shall be governed by the laws of the State of Illinois, which laws shall also govern and control the construction, enforceability, validity and interpretation of this Note. Every provision hereof is intended to be severable. If any clause, phrase, provision or portion of this Note or the application thereof is determined by a court of competent jurisdiction to be invalid or unenforceable under applicable law, the remaining clauses,

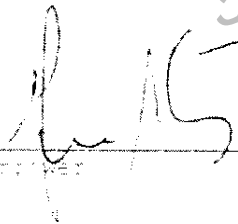
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invalid or unenforceable under applicable law, the remaining clauses, phrases, provisions and portions of this Note shall not be affected or impaired thereby, but each remaining clause, phrase, provision or portion shall be valid and enforceable to the fullest extent permitted by law.


Any notice, communication or demand required or permitted under this Note shall be in writing. Any such notice, communication or demand shall be deemed to have been duly given or served if delivered by personal service or sent by registered or certified mail, return receipt requested, to the party to which it is directed at the principal business address of such party.

Notice, demand or other communication shall be deemed received on the date of the personal receipt if delivered personally, or, if mailed, on the date of the registered or certified mail receipt if delivered, or the date of attempted delivery if delivery is not accepted.

IN WITNESS WHEREOF, the Borrower has caused this Note to be executed on the day and year first above written.



Borrower



Lender

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