

# UNOFFICIAL COPY

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption



1404428030

Doc#: 1404428030 Fee: \$42.00  
RHSP Fee:\$9.00 RPPF Fee: \$1.00  
Karen A.Yarbrough  
Cook County Recorder of Deeds  
Date: 02/13/2014 03:30 PM Pg: 1 of 3

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 02-22-402-007-0000

**Address:**

**Street:** 319 South Rose Street

**Street line 2:**

**City:** Palatine

**State:** IL

**ZIP Code:** 60067

**Lender:** The Donna Barkoozis OBRA '93 Trust

**Borrower:** Donna M. Barkoozis Supplemental Needs Trust

**Loan / Mortgage Amount:** \$302,313.29

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:** 3A9D396F-E3D4-41BA-A914-51F82172726B

**Execution date:** 02/11/2014

**UNOFFICIAL COPY****MORTGAGE**

THIS MORTGAGE, is made this 31 day of JAN, 2014 by and between the Donna M. Barkoozis Supplemental Needs Trust, as Mortgagor, and the Donna Barkoozis OBRA '93 Trust, as Mortgagee, for the purpose of securing a loan made by Mortgagee to Mortgagor in the amount of Three Hundred Two Thousand Three Hundred Thirteen Dollars and Twenty-Nine Cents (\$302,313.29), the terms and provisions of such loan having been memorialized and specified in a Promissory Note (the "Note") of even date herewith;

NOW, THEREFORE, Mortgagor, to secure the Note, and to secure full and timely performance of the covenants and agreements contained in the Note, does hereby MORTGAGE AND WARRANT unto Mortgagee, and unto Mortgagee's successors and assigns, the Real Estate situated in the County of Cook and the State of Illinois, and more particularly described as follows:

Lot 7 in Block 30 in Arthur T. McIntosh and Company's Plum Grove Road Development in Sections 22 and 23, Township 42 North, Range 10 East of the Third Principal Meridian, in Cook County, Illinois

Common Address: 319 South Rose Street, Palatine, IL 60067  
Property Index Number: 02-22-402-007-0000

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto, and all apparatus, equipment or articles now or hereafter thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration, and ventilation, including, but not by way of limitation, screens, window shades, storm doors and windows, floor coverings, awnings, appliances, electric and plumbing fixtures and systems, built-in shelves and cabinets, and installed lighting fixtures. 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 on the real estate by Mortgagor or its successor in interest shall be considered as constituting part of the real estate.

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MORTGAGOR does hereby expressly release and waive all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois.

SIGNED and sealed at 31 JAN 2014 on the date first above written.

Donna M. Barkoozis Supplemental  
Needs Trust

By: Debra Klbeck, Trustee  
Debra Klbeck, Trustee

State of Illinois )  
County of Cook )

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Debra Klbeck, 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 she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Dated this 31 day of January, 2014

Nereida Silva  
Notary Public



Prepared By: Michael Wood, Esq.  
79 West Monroe Street, Suite 1320  
Chicago, IL 60603

Mail To: Michael Wood, Esq.  
79 West Monroe Street, Suite 1320  
Chicago, IL 60603