



Doc#: 1407816044 Fee: \$44.00  
RHSP Fee:\$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 03/19/2014 01:27 PM Pg: 1 of 4

140176301023

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption

3/3

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 24-07-207-016

**Address:**

**Street:** 9637 S. NATOMA AVE

**Street line 2:**

**City:** OAK LAWN

**State:** IL

**ZIP Code:** 60453

**Lender:** JOSE MERAZ

**Borrower:** REBECCA MERAZ

**Loan / Mortgage Amount:** \$8,000.00

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.

Attorneys' Title Guaranty Fund, Inc.  
131 E. Wacker Dr., STE 2400  
Chicago, IL 60606-4650  
Title Insurance Department

**Certificate number:** D30F78A4-0B3C-450A-B6EA-8F77839A37DC

**Execution date:** 02/20/2014

**UNOFFICIAL COPY**

October, 2000

**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.*

THIS AGREEMENT, made February 20, 14, between Rebecca Meraz, married to

Greg Gardella 9637 S. Natoma Ave. Oak Lawn, IL  
(No. and Street) (City) (State)

herein referred to as "Mortgagors," and Rose Meraz

9148 S. Kedzie Ave. Evergreen Park, IL  
(No. and Street) (City) (State)

herein referred to as "Mortgagee," witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of Eight Thousand DOLLARS (\$ 8,000.00 ), payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagors promise to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at \_\_\_\_\_

NOW, THEREFORE, the Mortgagors to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the Village of Oak Lawn COUNTY OF Cook IN THE STATE OF ILLINOIS, to wit:

which, with the property herein after described, is referred to herein as the "premise,"

Permanent Real Estate Index Number(s): 24-07-207-016

Address(es) of Real Estate: 9637 S. Natoma Ave., Oak Lawn, IL 60453

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 Mortgagors may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment 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, forever, for 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: Rebecca Meraz

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 . . . and seal . . . of Mortgagors the day and year first above written.

PLEASE PRINT OR TYPE NAME(S) BELOW SIGNATURE(S)	<u>Rebecca Meraz</u> (SEAL) _____ (SEAL) _____ (SEAL) <u>Greg Gardella, signing to waive Homestead</u> (SEAL) _____ (SEAL)
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State of Illinois, County of Cook ss.

IMPRESS  
SEAL  
HERE

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Rebecca Meraz, and Greg Gardella, personally known to me to be the same persons whose names 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.

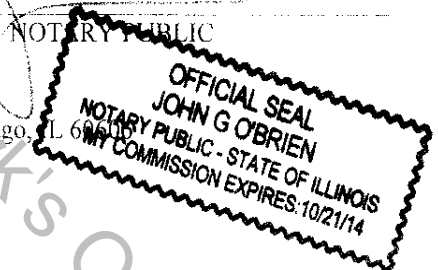
Given under my hand and official seal, this 12 day of Feb, 2011

My Commission expires 12/21, 2014

This instrument was prepared by: Sarah Boeckman, 1 S. Wacker Drive, 24<sup>th</sup> Floor, Chicago, IL 60606

Mail this instrument to: Jose Meraz, 9148 S. Kedzie Avenue, Evergreen Park, IL 60805

OR RECORDER'S OFFICE BOX NO. \_\_\_\_\_



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ATTORNEYS' TITLE GUARANTY FUND, INC.

**LEGAL DESCRIPTION**

**Permanent Index Number:**

Property ID: 24-07-207-016/017/018-0000

**Property Address:**

S.  
9637 Natoma Avenue  
Oak Lawn, IL 60453

**Legal Description:**

**LOTS 31, 32 AND 33 IN BLOCK 8 IN DEARBORN HEIGHTS, A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

Property of Cook County Clerk's Office