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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1407945053 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/20/2014 11:46 AM Pg: 1 of 3

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 29-31-402-062-0000

Address:

Street: 17960 Highland Avenue

Street line 2:

City: Homewood

State: IL

ZIP Code: 60430

Lender: Richard G. Nelson and Judith K. Nelson

Borrower: Brenda K. Feehery and Stephen J. Feehery

Loan / Mortgage Amount: \$105,000.00

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.

SPS
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NT 9/11

Certificate number: ABC719A2-CB81-4C44-86F3-230BA6B12B65

Execution date: 02/25/2014

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MORTGAGE (ILLINOIS)

THIS INDENTURE WITNESSETH, That Richard G. Nelson and Judith K Nelson, (hereinafter called the Grantor), of Celebration, Florida, for and in consideration of the sum of Ten Dollars (\$10.00) in hand paid, CONVEY, AND WARRANT to Brenda K. Feehery and Stephen J. Feehery, of Homewood, Illinois, (hereinafter Grantees) and to their successors in trust hereinafter named, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the County of Cook, and State of Illinois, to-wit:

THE WEST 99 FEET OF THE EAST 129 FEET OF LOT SIXTY (EXCEPT THE SOUTH SEVENTY FEET THEREOF IN ROBERTSON AND YOUNG'S SECOND ADDITION TO HOMEWOOD, BEING A SUBDIVISION IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois.

Permanent Real Estate Index Number(s): 29-31-402-062-0000

Address(es) of premises: 17960 Highland Avenue, Homewood, IL 60430

IN TRUST, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, the Grantee is justly indebted to the Grantors upon principal Loan Agreement bearing the date of July 29, 2013, and payable in accordance with that certain agreement dated and recorded in Cook County, Illinois.

THE Grantor covenant and agree as follows: (1) To pay said indebtedness, and the interest thereon, as herein and as provided in said Loan Agreement, or according to any agreement extending time of payment; (2) to pay when due in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefor; (3) that waste to said premises shall not be committed or suffered; (4) to pay all prior encumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

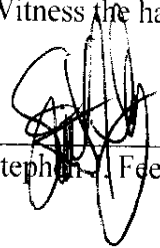
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IN THE EVENT of failure so to insure, or pay taxes or assessments, or the prior encumbrances or the interest thereon when due, the grantee or the holder of said indebtedness, may procure such insurance, or pay such taxes or assessments, or discharge or purchase any tax lien or title affecting said premises or pay all prior encumbrances and the interest thereon from time to time and all money so paid, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at prime rate plus 2% per annum as determined each quarter by the Wall Street Journal shall be so much additional indebtedness secured hereby.

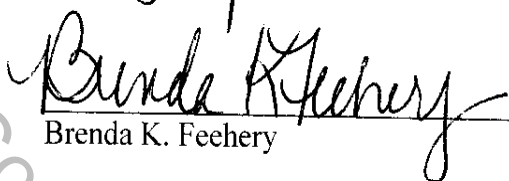
IN THE EVENT of a breach of any of the aforesaid covenants or agreements the whole of said indebtedness including principal and all earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at the interest rate described in the Loan Agreement plus an additional 2% per annum shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if all of said indebtedness had then matured by express terms.

The name of a record owner is: Stephen J. Feehery and Brenda J. Feehery

Witness the hands and seals of the Grantor this 29th day of July, 2013.



Stephen J. Feehery

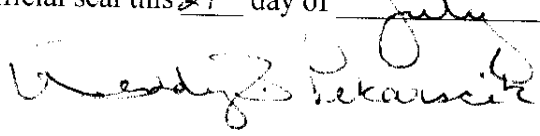


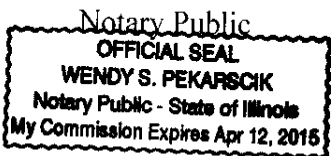
Brenda K. Feehery

STATE OF ILLINOIS)
) SS
 WILL)
COUNTY OF COOK)

I, Wendy Pekarscik, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Stephen J. Feehery and Brenda K. Feehery, 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 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 29th day of July, 2013.





This instrument was prepared by: Michael D. Canulli,
568 South Washington Street, Naperville, IL 60540.