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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

NORTH AMERICAN TITLE COMPANY

14-01467

Report Mortgage Fraud 800-532-8785

Doc#: 1421815070 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/06/2014 03:20 PM Pg: 1 of 6

The property identified as: PIN: 13-36-402-007-0000

Address:

Street: 2643 West Armitage Street

Street line 2: 2717 North Melvina Avenue

City: Chicago

State: IL

ZIP Code: 60647

Lender: Fast Funding, Inc. Profit Sharing Plan and Trust

Borrower: Angel R. Figueroa and Maria Figueroa

Loan / Mortgage Amount: \$81,300.00

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.

Certificate number: 5A2B6F29-1237-4327-9866-1C23324F9CA7

Execution date: 07/03/2014

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M-01467

THIS AGREEMENT made July 3, 2014 by and between Angel R. Figueroa, a single person whose address is 2643 West Armitage Street, Chicago, IL 60647 and Maria Figueroa, a single person, whose address is 2717 North Melvina Avenue, Chicago, IL 60639, both hereafter referred to as "Mortgagor"; and Fast Funding, Inc. Profit Sharing Plan and Trust whose address is 1340 North Astor Street; #2706, Chicago, IL 60610, hereafter referred to as "Mortgagee".

Witnesseth:

THAT WHEREAS the Mortgagor is justly indebted to the Mortgagee upon a Promissory Note of even date herewith in the principal sum of Eighty One Thousand Three Hundred (81,300.00) Dollars payable to the order of and delivered to the Mortgagee, in and by which Note the Mortgagor promises to pay the said principal sum and interest at the rate as provided in said note (as the same may be amended, extended, supplemented, modified and/or renewed, and all replacements and substitutions therefor) with an original final payment of the balance due on the 3rd day of July 2016, and all of said principal and interest are made payable at such place as the holder of the Note may, from time to time, in writing appoint.

NOW, THEREFORE, the Mortgagor 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 Mortgagor to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, does by these presents CONVEYS AND WARRANTS unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of its estate, right, title and interest therein, situate, lying and being in the County of Cook, State of Illinois, to wit:

See Exhibit A the properties therein described are referred to hereafter as the "premises",

2643 West Armitage Street; Chicago, IL 60647 - PIN is 13-36-402-007-0000,

2717 North Melvina Avenue; Chicago, IL 60639 - PIN 13-29-304-040-0000

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and

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during all such times as Mortgagor 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, 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 Mortgagor or its successors or assigns shall be considered as constituting part of the real estate.

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 Mortgagor does hereby expressly release and waive. Furthermore,

1. Mortgagor shall (a) promptly repair, restore or rebuild any buildings or improvements now or hereafter on the premises which may become damaged or destroyed; (b) keep said premises in good condition and repair, without waste, and free from mechanic's lien or other liens or claims for lien not expressly subordinated to the lien hereof; (c) pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, (d) comply with all requirements of law or municipal ordinances with respect to the premises and the use thereof; (e) refrain from making material alterations in said premises except as required by law or municipal ordinances.

2. Mortgagor shall (a) pay before any penalty attaches all general taxes, and pay special taxes, special assessments, water charges, sewer service charges, and other charges against the premises when due; (b) keep all buildings and improvements now or hereafter situated on said premises insured against loss or damage by fire, lightning or windstorm under policies providing for payment by the insurance companies of moneys sufficient to pay the cost of replacing or repairing the same in companies satisfactory to Mortgagee, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy; and to deliver all policies to Mortgagee. All moneys and expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Mortgagee to protect the mortgaged premises and the lien hereof, shall become additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at 16% per annum.

3. Inaction of Mortgagee shall not be considered a waiver of any right accruing to Mortgagee on account of any of the provisions of this Mortgage.

4. Should Mortgagor default in any of the terms and provisions set forth in the Note, Mortgagee shall have the right to foreclose the lien hereof and in said suit, there shall be allowed and included as additional indebtedness in the decree for sale all expenditures and expenses, which may be paid or incurred by or on behalf of Mortgagee for attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographers' charges, publication costs and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, title searches and examinations, guarantee policies and similar data and assurances with respect to title which may deem to be reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree the true condition of the title to or the value of the premises. All expenditures and expenses of the

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nature described in this paragraph shall become additional indebtedness secured hereby and immediately due and payable, with interest at 16% per annum, when paid or incurred by Mortgagee in connection with (a) any proceeding including probate and bankruptcy proceedings, to which either of them shall be a party, either as plaintiff, claimant or defendant, by reason of this Mortgage or any indebtedness hereby secured; or (b) preparations for the commencement of any suit for foreclosure whether or not actually commenced; or (c) preparations for the defense of any threatened suit or proceeding which might affect the premises or the security hereof, whether or not actually commenced.

5. The proceeds of any foreclosure sale of the premises shall be distributed and applied in the following order of priority: First, on account of all costs and expenses incident to the foreclosure proceedings, including all such items mentioned in the preceding paragraph; Second, all other items which under the terms hereof constitute secured indebtedness additional to that evidenced by the Note with interest thereon as provided; Third, to Mortgagee the amount then due under the Note; Fourth, any excess to Mortgagor, its heirs, legal representatives or assigns, as its rights may appear.

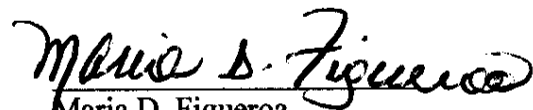
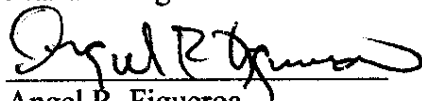
6. Upon, or at any time after the filing of a suit to foreclose this mortgage, the court in which such suit is filed may appoint a receiver of said premises. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of the Mortgagor at the time of application for such receiver and without regard to the then value of the premises or whether the same shall be then occupied as a homestead or not and the Mortgagee hereunder may be appointed as such receiver. Such receiver shall have the power to collect rents, issues and profits of said premises during the pendency of such foreclosure action and, in case of a sale and a deficiency, as well as during any further times when Mortgagor, except for the intervention of such receiver, would be entitled to collect such rents, issues and profits, and all other powers which may be necessary or are usual in such cases for the protection, possession, control, management, and operation of the premises during the whole of said period.

7. Mortgagee shall have the right to inspect the Premises at all reasonable times and access thereto shall be permitted for that purpose.

8. The mortgagor waives any right of redemption by statute or otherwise, and the right to reinstate this mortgage.

9. This mortgage and all provisions herein shall extend to and be binding upon Mortgagor and all persons claiming under or through Mortgagor. The word Mortgagee used herein shall include the successors and assigns of the Mortgagee.

Witness the hand and seal of Mortgagor the day and year first above written.


 Maria D. Figueroa

 Angel R. Figueroa

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State of Illinois) n/a (Commonwealth of Puerto Rico)
) ss:

County of Cook) n/a (City of Ciales)

Affidavit Number: 27,151

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Maria D. Figueroa, a single person, is 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, and identified by her Illinois Driver's license number F260-5446-0929, USA.

Given under my hand and official seal, this 15 day of July, 2014
Jose Oscar San Miguel
Abogado - Notario

My Commission expires - is permanent

Palmer No. 53- B P.O. Box 27
Ciales, P.R. 00638
Tel.: (787) 871-2810 Fax: (787) 871-1061
Email: sanoscar201@hotmail.com

NOTARY PUBLIC - JOSE OSCAR SAN MIGUEL, Lic. 4486



State of n/a) (Commonwealth of Puerto Rico)
) ss:

County of n/a) (City of Ciales)

Affidavit number: 27,152

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Angel R. Figueroa, a single person, is 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, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead, and identified by his Illinois drivers' license number F 260-0165-5350, USA.

Given under my hand and official seal, this 15 day of July, 2014.

Jose Oscar San Miguel
Abogado - Notario

My Commission expires - is permanent

Palmer No. 53- B P.O. Box 27
Ciales, P.R. 00638
Tel.: (787) 871-2810 Fax: (787) 871-1061
Email: sanoscar201@hotmail.com

NOTARY PUBLIC - JOSE OSCAR SAN MIGUEL, Lic. 4486

This instrument was prepared by David M. Zimberoff; 1340 No. Astor Street; #2706; Chicago, IL 60610

Mail to David M. Zimberoff; 1340 No. Astor Street; #2706; Chicago, IL 60610



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15826-14-01467

Property Address: 2717 N. MELVINA AVENUE
CHICAGO, IL 60639

Parcel I.D : 13-29-304-040-0000

PARCEL 1:

THE SOUTH 25 FEET OF THE SOUTH 1/2 OF LOT 48 IN TITLEY'S DIVERSEY AVENUE SUBDIVISION OF LOT 4 IN CIRCUIT COURT PARTITION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 (EXCEPT THE SOUTH 33 1/3 ACRES THEREOF) AND THE NORTH 1/2 OF THE SOUTHWEST 1/4 (EXCEPT THE SOUTH 33 1/3 ACRES THEREOF) OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

P.I.N. 13-29-304-040-0000
C/K/A 2717 N. MELVINA AVENUE - CHICAGO, IL 60639

PARCEL 2:

LOT 12 IN GOODRICH AND YOUNG'S SUBDIVISION OF LOTS 4, 5 AND 6 IN BLOCK 1 IN BORDEN'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 13-36-402-007-0000
C/K/A 2643 W. ARMITAGE AVENUE - CHICAGO, IL 60647