

# UNOFFICIAL COPY

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption



1426550017

Doc#: 1426550017 Fee: \$44.00  
RHSP Fee:\$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 09/22/2014 10:55 AM Pg: 1 of 4

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 04-10-402-045-0000

**Address:**

**Street:** 1255 Wendy Drive

**Street line 2:**

**City:** Northbrook

**State:** IL

**ZIP Code:** 60062

**Lender:** Todd Viator and Jennifer Viator, as Trustee

**Borrower:** Greg Edwards, individually and Todd Viator and Jennifer Viator, as Co-Trustees of the Greg Edwards House Trust, jointly and severally

**Loan / Mortgage Amount:** \$200,000.00

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.

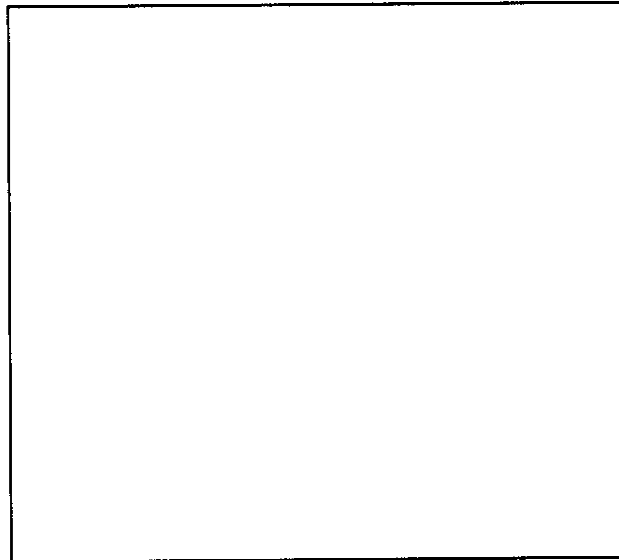
**Certificate number:** CF4A760E-3C41-44FE-BC2F-C2C5FC01BD91

**Execution date:** 09/10/2014

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**TRUST DEED AND NOTE  
(ILLINOIS)**

=====



RECORDER'S STAMP

THIS INDENTURE WITNESSETH, That the undersigned, GREG EDWARDS, individually, and TODD VIATOR and JENNIFER VIATOR, as Co-Trustees of the GREG EDWARDS HOUSE TRUST, jointly and severally, as grantor, of Northbrook, County of Cook, and State of Illinois, for and in consideration of the sum of One Dollar and other good and valuable consideration, in hand paid, convey and warrant to TODD VIATOR and JENNIFER VIATOR, husband and wife, of the Village of Northbrook, County of Cook and State of Illinois, as trustee, the following described Real Estate, with all improvements thereon, situated in the County of Cook in the State of Illinois, to wit:

LOT 3 IN NORTHBROOK GLEN UNIT NO. 3, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH LOTS 29, 30, 37, AND 38 AND ALL THAT PART OF THE VACATED WENDY DRIVE IN NORTHBROOK GLEN SUBDIVISION UNIT #2 BEING A SUBDIVISION OF PARTS OF LOTS 28, 29, AND 30 IN ASSESSOR'S DIVISION OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 12, 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: 04-10-402-045-0000

Address of Premises: 1255 Wendy Drive, Northbrook, Illinois 60062

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GRANTOR AGREES to pay all taxes and assessments upon said property when due, to keep the buildings thereon insured to their full insurable value, to pay all prior encumbrances and the interest thereon and to keep the property tenantable and in good repair and free of liens. In the event of the failure of grantor to comply with any of the above covenants, then grantee is authorized to attend to the same and pay the bills therefor, which shall, with 9% interest thereon, become due immediately, without demand. On default in any payments hereunder, grantee may declare the whole indebtedness due and proceed accordingly.

AS FURTHER SECURITY grantor hereby assigns, transfers and sets over to grantee all the rents, issues and profits of said premises, from and after this date, and authorizes grantee to sue for, collect and receipt for the same, to serve all necessary notices and demands, to bring forcible detainer proceedings to recover possession thereof, to rent the said premises as grantee may deem proper and to apply the money so arising to the payment of this indebtedness, or to any advancements made as aforesaid, and it shall not be the duty of grantee to inquire into the validity of any such taxes, assessments, liens, encumbrances, interest or advancements.

In trust, nevertheless, for the purpose of securing performance of the following obligation, to-wit:

\$ 200,000.00

August 15, 2014

For value received, we promise to pay to the order of TODD VIATOR and JENNIFER VIATOR, husband and wife, the sum of TWO HUNDRED THOUSAND AND 00/100 (\$200,000.00) DOLLARS on or before August 14, 2019. Payments hereunder are to be made at such address as the legal holder hereof may, from time to time, in writing appoint, and in the absence of such appointment then at 17525 George O'Neal Road, Baton Rouge, Louisiana 70817.

And to secure the payment of said amount grantor hereby authorizes, irrevocably any attorney of any court of record in any County or State in the United States to appear for us in such court, in term time or vacation, at any time after maturity hereof, and confess a judgment without process in favor of the holder of this instrument for such amount as may appear to be unpaid thereon, together with all costs and reasonable attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and to consent to immediate execution upon such judgment, hereby ratifying and confirming all that our said attorney may do by virtue hereof.


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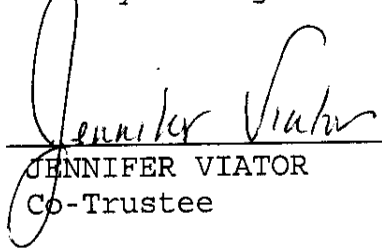
And when all the aforesaid covenants and agreements are performed, the trustee, or his successor in trust, shall release the premises to the party entitled thereto on receiving his reasonable charges.

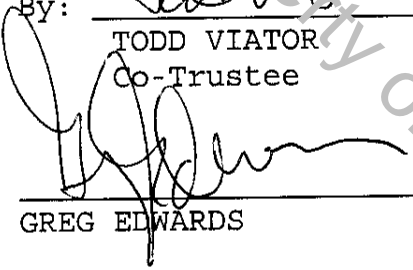
If any provision of this indenture shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating or affecting the remainder of such provision or the remaining provisions of this indenture.

Witness our hands and seal, this 15th day of August, 2014

GREG EDWARDS HOUSE TRUST

By:  SEAL  
TODD VIATOR  
Co-Trustee

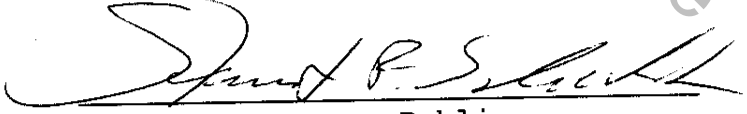
By:  SEAL  
JENNIFER VIATOR  
Co-Trustee

  
GREG EDWARDS

STATE OF ILLINOIS     )  
  )     SS.  
COUNTY OF COOK         )

I, Stewart F. Schechter, a Notary Public in and for said County and State aforesaid, DO HEREBY CERTIFY that GREG EDWARDS, individually, and TODD VIATOR and JENNIFER VIATOR, as Co-Trustees, of the GREG EDWARDS HOUSE TRUST, 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 seal, this 15th day of August, 2014

  
Notary Public

This instrument was prepared by:  
Stewart F. Schechter, Esq.  
630 Dundee Road, Suite 120  
Northbrook, Illinois 60062

