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## Illinois Anti-Predatory Lending Database Program



Doc#: 1433016001 Fee: \$46.25  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 11/26/2014 09:59 AM Pg: 1 of 4

### Certificate of Exemption

**Report Mortgage Fraud**  
**800-532-8785**

The property identified as: **PIN: 08-29-415-039-0000**

**Address:**

**Street:** 670 Versailles Circle, #F

**Street line 2:**

**City:** Elk Grove Village

**State:** IL

**ZIP Code:** 60007

**Lender:** Roma Jo Flynn

**Borrower:** Steven Dolphin and Debra Dolphin

**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.

*yes*  
*94*  
*/*  
*yes*  
*yes*  
*no*  
*pe*

**Certificate number:** 1F8F3552-64E4-434D-95F9-2C72C5CE459D

**Execution date:** 11/06/2014

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## MORTGAGE DEED

**THIS MORTGAGE DEED** (the "Mortgage") is made and entered on August 13, 2014 by and between Steven Dolphin and Debra Dolphin, a married couple, (the "Mortgagor") of 670 Versailles Circle #F, Elk Grove Village, Illinois 60007 and Roma Jo Flynn, (the "Mortgagee") of 7415 Orchestra Lane #2107, Melbourne, Florida 32940 which term includes any holder of this Mortgage, to secure the payment of the **PRINCIPAL SUM** of \$200,000.00 together with interest thereon computed on the outstanding balance, as provided in this Mortgage, and also to secure the performance of all the terms, covenants, agreements, conditions and extensions of this Mortgage.

**IN CONSIDERATION OF** the loan made by Mortgagee to Mortgagor and for the purpose expressed above, the Mortgagor does hereby grant and convey to Mortgagee, with **MORTGAGE COVENANTS**, the following described property (the "Property") situated at 670 Versailles Circle, #F, in the City of Elk Grove Village, County of Cook, in the State of Illinois, with the following legal description:

PIN:  
08-29-415-039-0000

Lot No. 39 in Elk Grove Estate Townhouses of Parcel "G",  
being a subdivision in the South Half of Section 29,  
Township 41 North, Range 11 East of the Third Principal  
Meridian in Cook County, Illinois.

### PAYMENT OF SUMS SECURED.

Mortgagor shall pay to Mortgagee the principal and interest as agreed and reasonable charges fixed by Mortgagee to satisfy and discharge this Mortgage of record and any other relevant loan documents, and all other sums hereby secured. Mortgagor shall keep and perform every other term, provision, covenant, and agreement of this Mortgage.

### WHEN THIS MORTGAGE BECOMES VOID.

When the loan secured by this Mortgage has been paid in full with all interest due, this Mortgage shall become void.

### MORTGAGOR FURTHER COVENANTS AND AGREES THAT:

- a. Mortgagor warrants that it is lawfully seized of the Property, that it has full right and is lawfully authorized to sell, convey, or encumber the same, and that the Property is free and clear of all liens and encumbrances except as provided herein.
- b. Mortgagor covenants to warrant and forever defend, all and singular, the Property unto the Mortgagee forever from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.
- c. Mortgagor will make with each periodic payment secured by this Mortgage a payment sufficient to provide a fund from which the real estate taxes, betterment assessments and other municipal charges which can become a lien against the mortgaged premises can be paid by Mortgagee when due. This provision shall be effective only in the event that a fund for the same purpose is not required to be established by the holder of a senior mortgage.
- d. In the event that Mortgagor fails to carry out the covenants and agreements set forth herein,

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the Mortgagee may do and pay for whatever is necessary to protect the value of and the Mortgagee's rights in the mortgaged Property and any amounts so paid shall be added to the Principal Sum due the Mortgagee hereunder.

- e. In the event that any condition of this Mortgage shall be in default within a reasonable time, the entire debt shall become immediately due and payable at the option of the Mortgagee. Mortgagee shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred.
- f. In the event that the Mortgagor transfers ownership (either legal or equitable) or any security interest in the mortgaged Property, whether voluntarily or involuntarily, the Mortgagee may at its option declare the entire debt due and payable.
- g. This Mortgage is also security for all other direct and contingent liabilities of the Mortgagor to Mortgagee which are due or become due and whether now existing or hereafter contracted.
- h. Mortgagor shall not commit waste or permit others to commit actual, permissive or constructive waste on the Property.
- i. This Mortgage is upon the statutory condition and the other conditions set forth herein, for breach of which Mortgagee shall have the statutory power of sale to the extent existing under the laws of this State.

**Mortgagor Signatures:**

DATED: 9-5-2014

DATED: 9-5-2014

*Steven Dolphin*  
 Steven Dolphin  
 Florida

*Debra Dolphin*  
 Debra Dolphin  
 Breward

STATE OF ~~ILLINOIS~~, COUNTY OF ~~COOK~~ COUNTY, ss:

This instrument was acknowledged before me on this 5<sup>th</sup> day of September, 2014 by Steven Dolphin and Debra Dolphin.

Lori J. Hill  
 Notary Public  
 State of Florida  
 My Commission Expires 07/29/2015  
 Commission No. EE 116419

*Lori J Hill*  
 Notary Public

Notary  
 Title (and Rank)

My commission expires 7-29-15

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**Mortgagee Signature:**

DATED: 9-5-2014

Roma Jo Flynn  
Roma Jo Flynn

STATE OF FLORIDA, COUNTY OF BREVARD, ss:

The foregoing instrument was acknowledged before me this 5<sup>th</sup> day of September, 2014 by Roma Jo Flynn, who are personally known to me or who have produced FL DL as identification.

Lori J Hill  
Signature of person taking acknowledgment

Lori J Hill  
Name typed, printed, or stamped

Lori J. Hill  
Notary Public  
State of Florida  
My Commission Expires 07/29/2/15  
Commission No. EE 116419

Notary  
Title or rank

Serial number (if applicable)

Property of Cook County Clerk's Office