

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud  
800-532-8785



Doc#: 1504918047 Fee: \$42.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 02/18/2015 01:22 PM Pg: 1 of 3

The property identified as: **PIN:** 13-35-233-034-1011

**Address:**

**Street:** 2016 North Spaulding Avenue Units 1E and P-1

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60647

**Lender:** Karen Cagen

**Borrower:** Phillip Charles Cagen

**Loan / Mortgage Amount:** \$62,080.00

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:** 352CB33A-C389-405B-80EE-F72FECE2A286

**Execution date:** 01/30/2015

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## MORTGAGE

THIS MORTGAGE, is made this 29th day of January, 2015 by and between Phillip Charles Cagen, as Mortgagor, and Karen Cagen, as Mortgagee, witnesseth:

WHEREAS, Mortgagor has agreed to make and execute this Mortgage in order to secure a Promissory Note (the "Note") of even date herewith, the terms and provisions of which include a loan amount of \$62,080.00, an interest rate of zero percent (0%), a monthly payment to Mortgagee of \$680.00, and a final payment date of August 1, 2022;

NOW, THEREFORE, Mortgagor, to secure the Note, and to secure full and timely performance of the covenants and agreements contained in the Note, does hereby MORTGAGE AND WARRANT unto Mortgagee, and unto Mortgagee's successors and assigns, the Real Estate situated in the County of Cook and the State of Illinois, and more particularly described as follows:

Unit Numbers 1-E and P-1 in the Spaulding Place Condominium, as delineated on the survey of the following described real estate:  
The South 30 feet of Lot 23 in Block 10 in Shipman, Bill and Merrill's Subdivision of the East 1/2 of the Northeast 1/4 of Section 35, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "D" to the Declaration of Condominium Ownership recorded as Document Number 0426844039, in the Recorder's Office of Cook County, Illinois, together with their undivided percentage interest in the common elements, as amended from time to time.

Common Address: 2016 North Spaulding Avenue  
Units 1E and P-1  
Chicago, IL 60647

Property Index Number: 13-35-233-034-1011 & 1014

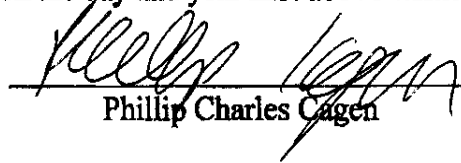
TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as

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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, and ventilation, and including, but not by way of limitation, screens, window shades, storm doors, windows, and floor coverings. All of the foregoing are declared to be a part of said real estate whether or not same are physically attached thereto.

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 Mortgagor does hereby expressly release and waive.

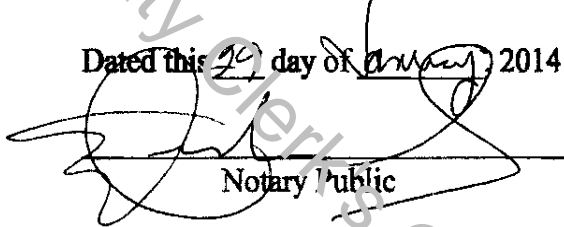
Witness the hand and seal of the Mortgagor on the day and year first above written.

  
Phillip Charles Cagen

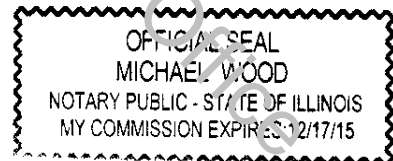
State of Illinois        )  
County of Cook        )

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Phillip Charles Cagen, 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.

Dated this 29 day of January, 2014

  
Notary Public

Prepared By: Michael Wood, Esq.  
79 West Monroe Street, Suite 1320  
Chicago, IL 60603



Mail To: Michael Wood, Esq.  
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