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1508222064

Doc#: 1508222064 Fee: \$44.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 03/23/2015 02:03 PM Pg: 1 of 4

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption

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

The property identified as: **PIN:** 16-25-124-043-0000

**Address:**

**Street:** 3000 W 26th Street

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60623

**Lender:** RIK Properties LTD

**Borrower:** Juvenal Garcia

**Loan / Mortgage Amount:** \$70,000.00

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:** 777546FA-3768-4FAD-862A-AF4998331818

**Execution date:** 03/20/2015

CCRD REVIEWER

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TRUST DEED (ILLINOIS)  
For Use With Note Form No. 1448  
(Monthly Payments Including Interest)

THIS AGREEMENT, made **MARCH 3, 2015**, between **JUVENAL GARCIA**, herein referred to as "Mortgagors," and **RIK PROPERTIES LTD**, hereinafter referred to as "Trustee", witnesseth That Whereas Mortgagors are justly indebted to the legal holder of a principal promissory note, termed "Installment Note," of even date herewith, executed by Mortgagors, made payable to Bearer and delivered, in and by which note Mortgagors promise to pay the principal sum of **SEVENTY THOUSAND DOLLARS (\$70,000.00)**, such principal sum and interest to be payable as follows: **SEVENTY THOUAND DOLLARS (\$70,000.00)** on the **31ST** day of **MARCH 2015**, all such payments on account of the indebtedness evidenced by said note to be applied first to accrued and unpaid interest on the unpaid principal balance and the remainder to principal; the portion of each of said installments constituting principal, to the extent not paid when due, to bear interest after the date for payment thereof, at the rate of **75** percent per annum, and all such payments being made payable at **RIK PROPERTIES LTD, 5310 S ARCHER AVE., CHICAGO, IL 60632** or at such other place as the legal holder of the note may, from time to time, in writing appoint, which not further provides that at the election of the legal holder thereof and without notice, the principal sum remaining unpaid thereon, together with accrued interest thereon, shall become at once due and payable, at the place of payment aforesaid, in case default shall occur and continue for three days in the performance of any other agreement contained in this Trust Deed (in which event election may be made at any time after the expiration of said three days, without notice) and that all parties thereto severally waive presentment for payment, notice of dishonor, protest and notice of protest.

NOW THEREFORE, to secure the payment of the said principal sum of money and interest in accordance with the terms, provision and limitations of the above mentioned not and of this Trust Deed, and the performance of the covenants and agreements herein contained, by the Mortgagors to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, Mortgagors by these presents CONVEY AND WARRANT unto the Trustee, its or his successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the CITY OF CHICAGO, COUNTY OF COOK, IN THE STATE OF ILLINOIS, to wit:

LOTS 19 IN BLOCK 4 IN TREGO AND SMITH'S SUBDIVISON OF THE WEST 697.00 FEET OF THE EAST 18 ACRES OF THE WEST 34 ACRES OF THE SOUTH 64

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ACRES ON THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

which, with the property hereinafter described, is referred to herein as the "premises,"

Permanent Real Estate Index Number: **16-25-124-043**

Address of Real Estate: **3000 W 26TH STREET, CHICAGO, IL**

TOGETHER with all improvements, tenements, easements and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagors may be entitled thereto (which rents, issues and profits are pledged primarily and on a parity with said real estate and not secondarily), and all fixtures, apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, water, light, power, refrigeration and air conditioning (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), screens, window shades, awnings, storm doors and windows, floor coverings, inador beds, stoves and water heaters. All of the foregoing are declared and agreed to be a part of the mortgaged premises, whether physically attached thereto or not, and it is agreed that all buildings and additions and all similar or other apparatus, equipment or articles hereafter placed in the premises by Mortgagors or their successors or assigns shall be part of the mortgaged premises.

TO HAVE AND TO HOLD the premises unto the said Trustee, its or his successors and assigns, forever, for the purposes, and upon the uses and trusts 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 Mortgagors do hereby expressly release and waive.

The name of a record owner is: **JUVENAL GARCIA**

This Trust Deed consists of five pages. The covenants, conditions and provisions appearing on pages 4, 5 and 6, are incorporated herein by reference and hereby are made a part hereof the same as though they were here set out in full and shall be binding on Mortgagors, their heirs, successors and assigns.

Witness the hands and seals of Mortgagors the day and year first above written.

  
**JUVENAL GARCIA.**

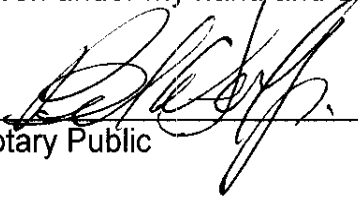
State of Illinois, County of Cook, ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **JUVENAL GARCIA**, 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,

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including the release and waiver of the right of homestead.

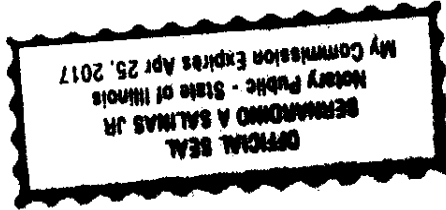
Given under my hand and official seal, this <sup>19th</sup> ~~3RD~~ day of MARCH, 2015

  
\_\_\_\_\_  
Notary Public

My commission expires: April 25, 2017

This instrument was prepared by:

RICARDO E CORREA  
ATTORNEY AT LAW  
5310 S ARCHER AVE  
CHICAGO, IL 60632



Mail this instrument to

RICARDO E CORREA  
ATTORNEY AT LAW  
5310 S ARCHER AVE  
CHICAGO, IL 60632

Property of Cook County Clerk's Office