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Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption



Doc#: 1514919038 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/29/2015 09:58 AM Pg: 1 of 4

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 16-13-200-026-0000

Address:

Street: 2732 W. Monroe St.

Street line 2:

City: Chicago

State: IL

ZIP Code: 60612

Lender: William Arthur Lardin and Sharon C. Lardin

Borrower: Harvey A. Lardin and Kelly R. Lardin

Loan / Mortgage Amount: \$315,000.00

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: 95B23352-3C5D-40CA-8552-55403AD04A17

Execution date: 05/28/2015

CCRD REVIEWER

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MORTGAGE

THIS MORTGAGE

(the "Mortgage") is made and entered on April 27, 2015 by and between Harvey A. Lardin and Kelly R. Lardin, a married couple, (the "Mortgagor") of 2732 W. Monroe St., Chicago, Illinois 60612 and William Arthur Lardin and Sharon C. Lardin, a married couple, (the "Mortgagee") of 313 Tuxedo Dr., Thomsville, Georgia 31792

which term includes any holder of this Mortgage, to secure the payment of the **PRINCIPAL SUM** of \$315,000.00 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 2732 W. Monroe St., in the City of Chicago, County of Cook, in the State of Illinois, with the following legal description:

PIN: 16-13-200-026-0000

LOT 11 IN ASA D. REED'S RESUBDIVISION OF LOTS 1 AND 2 IN BLOCK 1 IN ROCKWELL'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 13 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.

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c. In the event that Mortgagor fails to carry out the covenants and agreements set forth herein, 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.

d. 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.

e. 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.

f. 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.

g. Mortgagor shall not commit waste or permit others to commit actual, permissive or constructive waste on the Property.

h. 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: 5-27-2015

DATED: 5/27/15

Harvey A. Lardin
Harvey A. Lardin

Kelly R. Lardin
Kelly R. Lardin

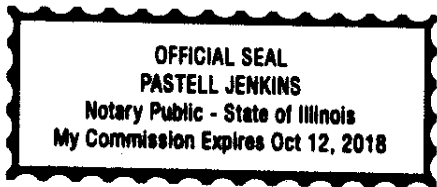
STATE OF ILLINOIS, COUNTY OF COOK, ss:

This instrument was acknowledged before me on this 27th day of May 2015 by Harvey A. Lardin and Kelly R. Lardin.

[Signature]
Notary Public

Notary
Title (and Rank)

My commission expires 10-12-2018



Mortgagee Signatures:

DATED: 5-11-2015

DATED: 5-11-2015

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William Arthur Lardin
William Arthur Lardin

Sharon C. Lardin
Sharon C. Lardin

STATE OF GEORGIA, COUNTY OF THOMAS, ss:

On this 11 day of May, 2015, before me,
Natalie Morris, personally appeared William Arthur Lardin and Sharon C. Lardin, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same as for the purposes therein contained.

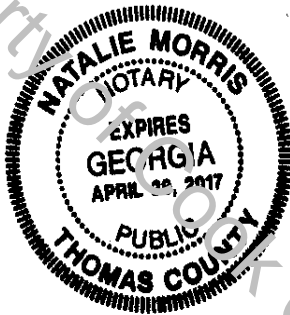
In witness whereof I hereunto set my hand and official seal.

Natalie Morris

Notary Public

Title (and Rank)

My commission expires Apr 29, 2017



This instrument prepared by Kelly R. Lardin, 2732 West Monroe St, Chicago, Illinois 60612

Mail to: Harvey A. Lardin and Kelly R. Lardin
2732 West Monroe Street
Chicago, IL 60612

Property of County Clerk's Office