

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



1516034030

Doc#: 1516034030 Fee: \$44.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 06/09/2015 09:44 AM Pg: 1 of 4

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

The property identified as: **PIN: 16-19-102-034-0000**

**Address:**

**Street:** 1224 Wenonah Avenue

**Street line 2:**

**City:** Berwyn

**State:** IL

**ZIP Code:** 60402

**Lender:** Bob Pearl

**Borrower:** Carlos Ruiz

**Loan / Mortgage Amount:** \$43,000.00

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:** 91140C88-4712-4DFB-AD3D-6B743A8B523C

**Execution date:** 6/5/2015

*[Handwritten signature]*

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When Recorded Return To:

James D. Zazakis  
3832 N. Ashland Avenue, Suite 1S  
Chicago, Illinois 60613

Prepared By:

James D. Zazakis, Esq.  
3832 N. Ashland Avenue, Suite 1S  
Chicago, Illinois 60613  
(773) 348-1635

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## MORTGAGE

THE MORTGAGOR, **CARLOS RUIZ**, of 1224 Wenonah Avenue, Berwyn, Illinois 60402, hereby **MORTGAGES, GRANTS** and **WARRANTS** to **Bob Pearl**, of Chicago, Illinois, to secure the payment of Forty Three Thousand and 00/100 (\$43,000.00) Dollars due under the **March 10, 2015** promissory note with final payment of the balance due on **Sept 1, 2018**, the following described real estate situated in the City of Berwyn, County of Cook, State of Illinois:

### **SEE ATTACHED LEGAL DESCRIPTION**

Parcel Identification Nos.: 16-19-102-034-0000; 16-19-102-035-0000.

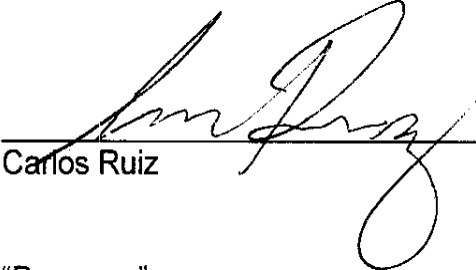
Property Address: 1224 Wenonah Avenue, Berwyn, Illinois 60402.

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the property and that the property is unencumbered, except any encumbrances of record. Mortgagor warrants and will defend generally the title to the property against all claims and demands, subject to any encumbrances of record.

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This Note shall be governed by and interpreted in accordance with the laws of the State of Illinois.

Dated: March 10, 2015

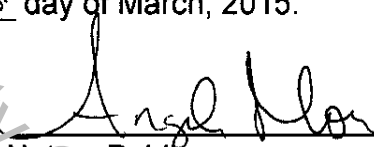
  
\_\_\_\_\_  
Carlos Ruiz

"Borrower"

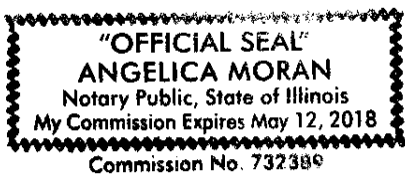
STATE OF ILLINOIS     )  
  ) ss.  
COUNTY OF COOK     )

I, the undersigned, a notary public in and for said County, in the State aforesaid, do hereby certify that CARLOS RUIZ, 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.

GIVEN under my hand and official seal, this 10<sup>th</sup> day of March, 2015.

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

Prepared by: James D. Zazakis, Esq. 3832 N. Ashland Avenue, Suite 1S, Chicago, Illinois 60613 (773) 348-1635.



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**LEGAL DESCRIPTION FOR 16-19-102-034-0000 & 16-19-102-035-0000**

All that certain parcel of land situated in County of Cook, State of Illinois, being known and designated as: Lots 40 and 41 in Block 14 in the Subdivision of Section 19, Township 39 North, Range 13, East of the Third Principal Meridian (except the South 300 acres thereof) in Cook County, Illinois.

Property Address is: 1224 Wenonah Avenue, Berwyn, Illinois 60402

Property of Cook County Clerk's Office