

SA33713111/20153211P 2015 11/18/15

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1525110036 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/08/2015 11:25 AM Pg: 1 of 4

Report Mortgage Fraud
800-532-8785

The property identified as:

FIN: 19-01-104-023-0000

Address:

Street: 3105 W. 39TH PL.

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60632

Lender: DAVID GONEN

Borrower: MARISELA GALVEZ

Loan / Mortgage Amount: \$65,000.00

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: EEF2FAFA-420E-426A-9CB5-B4E53CC84EBE

Execution date: 8/18/2015

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GEORGE E. COLE®
LEGAL FORMS

No. 206
November 1994

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

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THIS AGREEMENT, made August 18, 2015
between Marisela Galvez

3036 S. Keeler, Chicago, IL 60623
(No. and Street) (City) (State)

herein referred to as "Mortgagors," and
David Gonen

(No. and Street) (City) (State)

herein referred to as "Trustee," witnesseth: That David Gonen is the legal holder of a principal promissory note, termed "Installment Note," of even date herewith, executed by Marisela Galvez and David Gonen, made payable to Bearer and delivered, in and by which note Marisela Galvez and David Gonen promise to pay the principal sum of Sixty Five Thousand (\$65,000.00) Dollars, and interest from Aug 18, 2015 on the balance of principal remaining from time to time unpaid at the rate of 5% per cent per annum, such principal sum and interest to be payable in installments as follows: One Thousand Seven Hundred Sixty Seven and 5/100 (\$1,767.55) Dollars Dollars on the 18th day of Sept, 2015, and \$1,767.55 Dollars on the 18th day of each and every month thereafter until said note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due on the 17th day of Jan, 2019, 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 7% per cent per annum, and all such payments being made payable at David Gonen, 1301 NE Miami Gardens Dr. #1706W, Miami, FL 33179 or at such other place as the legal holder of the note may, from time to time, in writing appoint, which note 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 in the payment, when due, of any installment of principal or interest in accordance with the terms thereof or 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.

Above Space for Recorder's Use Only

NOW THEREFORE, to secure the payment of the said principal sum of money and interest in accordance with the terms, provisions and limitations of the above mentioned note 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, Marisela Galvez and David Gonen hereby 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 STATE OF ILLINOIS, to wit:

SEE ATTACHED LEGAL

* less any fines assessed by the court on Case No. 12M1401387 by said date

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

Permanent Real Estate Index Number(s): 19-01-104-023

Address(es) of Real Estate: 3105 W. 39th Pl., Chicago, IL 60632

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, indoor 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: David Gonen

This Trust Deed consists of four pages. The covenants, conditions and provisions appearing on pages 3 and 4, 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 Mortgagor, the day and year first above written.

X Marisela Galvez (SEAL) _____ (SEAL)

MARISELA GALVEZ

PLEASE
PRINT OR
TYPE NAME(S)
BELOW
SIGNATURE(S)

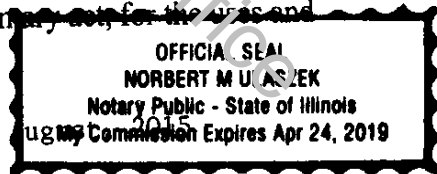
(SEAL)

State of Illinois, County of Cook ss.

I, the undersigned, Notary Public in and for said County, in the State aforesaid, DO
HEREBY CERTIFY that Marisela Galvez

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 18 day of _____



Commission expires 4/24, 2019

Norbert M. Ulaszek
Notary Public

This instrument was prepared by David M. Steadman, 3952 W. 63rd St., Chicago, IL 60629

Mail this instrument to DAVID M. STEADMAN
3952 W. 63RD ST
CHGO IL 60629

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STREET ADDRESS: 3105 W. 39TH PLACE
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 19-01-104-023-0000

LEGAL DESCRIPTION:

LOT 93 IN RUTTER SUBDIVISION OF LOT 1 IN THE SUPERIOR COURT PARTITION OF THAT PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTHWESTERLY OF THE CENTER LINE OF ARCHER AVENUE, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office