

Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

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Doc#: 1526544001 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/22/2015 09:58 AM Pg: 1 of 4

The property identified as: **PIN: 25-07-101-034-0000**

Address:

Street: 9542 S. Oakley Ave

Street line 2:

City: Chicago

State: IL

ZIP Code: 60643

Lender: Daniel David Carlson and Crystal Ruby Carlson

Borrower: Ion Home Solutions, Inc

Loan / Mortgage Amount: \$80,000.00

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: 647B089D-C052-4316-B494-BEA5D6EDC958

Execution date: 9/3/2015

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MORTGAGE DEED

THIS MORTGAGE DEED(the "Mortgage") is made and entered on August 28, 2015 by and between **The Mortgagor, Ion Home Solutions, Inc., a Utah Corporation**, of 613 Calle Fierros, San Clemente, CA 91673 and **The Mortgagee, Daniel David Carlson and Crystal Ruby Carlson**, which term includes any holder of this Mortgage, to secure the payment of the **PRINCIPAL SUM OF \$80,000** together with interest thereon computed on the outstanding balance, as provided in the 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 land referred to in this Commitment is described as:

LOT 35 AND THE NORTH 12 ½ FEET OF LOT 34 IN BLOCK 3 IN HIGHLAND ADDITION TO LONGWOOD BEING A RESUBDIVISION OF CALUMET HIGHLANDS, A SUBDIVISION OF THE NORTHWEST ¼ OF THE NORTHWEST ¼ SECTION 7, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Parsel #: 25-07-101-034-0000

Commonly known as: 9542 S Oakley Ave, Chicago, IL 60643

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.

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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.
- c. Mortgagor will make with each periodic payment secured by this Mortgage a payment sufficient to provide a fund from which the real estate taxes, betterment assessments and other municipal charges which can become a lien against the mortgaged premises can be paid by Mortgagee when due. This provision shall be effective only in the event that a fund for the same purpose is not required to be established by the holder of a senior mortgage.
- d. 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.
- e. 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.
- f. 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.
- g. This Mortgage is also security for all other direct and contingent liabilities of the Mortgagor to Mortgagee which are due and become due and whether now existing or hereafter contracted.
- h. Mortgagor shall not commit waste or permit others to commit actual, permissive or constructive waste on the Property.
- i. 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.

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A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached and not to the truthfulness, accuracy, or validity of that document.

August 28, 2015

State of California

County of San Bernardino

On 8/28/15 before me,
Marissa Rodriguez Notary Public,
personally appeared Joy Williams

Joy Williams, who proved to me on the basis of satisfactory evidence) to be person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Joy Williams
Ion Home Solutions, Inc., a Utah Corporation
By: Joy Williams, Vice President



I certify under Penalty of Perjury under the laws of the State of California that the foregoing paragraph is true and correct

WITNESS my hand and official seal.

[Signature]

Signature of Notary Public

Place Notary Seal Above

This instrument was prepared by: Joy Williams

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Joy Williams
Joy Williams