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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Doc#: 1535733024 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/23/2015 11:17 AM Pg: 1 of 5

CT 15WST 03100BRM
AT PP 272
Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 15-13-304-034-1007

Address:

Street: 839 Lathrop Ave

Street line 2: #1W

City: Forest Park

State: IL

ZIP Code: 60130

Lender: American Estate & Trust FBO Marc Woodman IRA

Borrower: Alliance for Revitalized Communities, LLC

Loan / Mortgage Amount: \$50,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is not owner-occupied.

SY
P 5
S
SC
INT

Certificate number: 54C804CA-2B68-49BE-8D05-6EDFBCD13A55

Execution date: 12/15/2015

Property of Cook County Clerk's Office

5

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THIS MORTGAGE DEED (the "Mortgage") is made and entered on September 14, 2015 by and between Alliance for Revitalized Communities, LLC (the "Mortgagor") of 2950 Buskirk Ave #300, Walnut Creek, CA 94597 and American Estate & Trust FBO Marc Woodman IRA (the "Mortgagee") of 6900 Westcliff Dr, #603, Las Vegas, NV 89145 which term includes any holder of this Mortgage, to secure the payment of the **PRINCIPAL SUM** of \$50,000.00 (Fifty Thousand Dollars) 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 839 Lathrop Ave, #1W in the City of Forest Park County of Cook in the State of Illinois with the following legal description:

PARCEL 1:

UNIT 839-1W, IN THE PARK VIEW CONDOMINIUMS OF FOREST PARK AS DEPICTED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 1, 2 AND 3 IN BLOCK 6, THE SOUTHWEST ¼ OF BLOCK 4, THE NORTH 188395 FEET OF THE EAST 197.10 FEET OF BLOCK 5, BLOCK 6, THE SOUTHWEST ¼ OF BLOCK 7, BLOCKS 8, 15 AND BLOCK 18 (EXCEPT THE SOUTH 125 FEET THEREOF) ALL IN JOSEPH K. DUNLOP'S SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER AND THAT PART OF THE EAST HALF OF THE EAST HALF OF THE SOUTHWEST QUARTER LYING SOUTHEAST OF THE CENTER OF DES PLAINES AVENUE IN SECTION 13, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP, RECORDED MAY 1, 2003 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. 0312145004 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

15W5T031008AM
AH P Z 172

CT

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THE EXCLUSIVE RIGHT TO THE PARKING SPACE NUMBER P-10 AS LIMITED COMMON ELEMENTS "LCE" AS DELINEATED ON THE SURVEY AND THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF UNIT NUMBER 839-1W, AS SET FORTH IN THE DECLARATION, THE GRANTOR RESERVES TO ITSELF ITS SUCCESSORS AND ASSIGNS, THE RIGHT AND EASEMENTS AS SET FORTH IN SAID DECLARATION FOR THE REMAINING LAND DESCRIBED THEREIN.

PIN# 15.13.304.034.1007

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.

MORTAGOR FURTHER COVENANTS AND AGREES THAT:

- a. Mortgagor warrants that it is or will be 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. 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

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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 Signature: *Marc Woodman*

STATE OF California, COUNTY OF Contra Costa
SS:

Miranda Villanueva
Notary Public
My commission expires Feb. 20, 2016



Mortgagee Signature: _____

American Estate & Trust FBO Marc Woodman IRA

STATE OF _____, COUNTY OF _____
SS:

see attached

Notary Public
My commission expires _____

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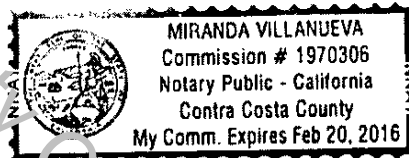
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- g. Mortgagor shall not commit waste or permit others to commit actual, permissive or constructive waste on the Property.
- h. This Mortgage is upon the statutory condition and the other conditions set forth herein, for breach of which Mortgagee shall have the statutory power of sale to the extent existing under the laws of this State.

Mortgagor Signature: *[Handwritten Signature]*

STATE OF California, COUNTY OF Contra Costa
SS:

[Handwritten Signature]
Notary Public
My commission expires Feb. 20, 2016



Mortgagee Signature: *[Handwritten Signature]* DEC 09 2015

American Estate & Trust FBO Marc Woodman IRA

STATE OF Nevada, COUNTY OF Clark
SS:

[Handwritten Signature]
Notary Public
My commission expires 6/5/2017

