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Doc# 1626710132 Fee \$46.00
RHSP Fee:\$9.00RPRF Fee \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/23/2016 02:31 PM Pg: 1 of 5

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

FIRST AMERICAN TITLE
FILE # 2053205

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 15-03-123-008-0000

Address:

Street: 1629 North 18th Avenue

Street line 2:

City: Melrose Park

State: IL

ZIP Code: 60160

Lender: Susan J. Wislow

Borrower: Marcia Corado

Loan / Mortgage Amount: \$188,697.42

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: 88E56C2D-EB7C-477D-9D23-F1D506441928

Execution date: 7/29/2016

S X
P 15
S N
SC X
INT 10

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**This Instrument Prepared By
And When Recorded Return to:**
Mark G. Henning, Esq.
700 N. Larrabee Street, #1607
Chicago, IL 60654

FIRST AMERICAN TITLE
FILE # 202 2753265

(For Recorder's Use Only)

MORTGAGE AGREEMENT

This Mortgage is made by Mercia Corado, ^{single woman} an individual with an address of 1629 North 18th Avenue, Melrose Park, IL 60160 ("Mortgagor"), to Susan J. Wislow with an address of 20 N. Michigan Avenue, Suite 400, Chicago, IL 60602, ("Mortgagee").

Mortgagor is indebted to Mortgagee in the principal sum of \$188,697.42 (one hundred eighty-eight thousand six hundred ninety-seven 42/100 dollars), with interest at the rate of 3.0 percent per year, payable as provided in a certain promissory note dated July 29, 2016. The terms and conditions of such promissory note are incorporated herein by reference.

Therefore, to secure the payment of the above indebtedness, Mortgagor hereby mortgages and conveys to Mortgagee all the following real estate commonly known as 1629 North 18th Avenue, Melrose Park, IL 60160 ("Property") and legally described on Exhibit A attached.

Property is subject to no other encumbrances.

Property is subject to all valid easements, rights of way, covenants, conditions, reservations and restrictions of record, if any, together with all the buildings, improvements, and appurtenances belonging thereto, if any, to the Mortgagee, successors and assigns forever.

Mortgagor covenants with Mortgagee that:

1. Mortgagor will promptly pay the above indebtedness when due;
2. Mortgagor will promptly pay and discharge all real estate taxes, assessments and charges assessed upon the property when due, and provide Mortgagee evidence of such. If in default thereof, Mortgagee may pay the same and such amounts will also be secured by this Mortgage;
3. Mortgagor will keep the buildings and improvements on the property, if any, insured against loss by fire and other casualty in the name of Mortgagee in such an amount and with such company as shall be acceptable to Mortgagee, and will provide latter with current certificate of insurance. If in default thereof, Mortgagee may effect such insurance and such amounts will also be secured by this Mortgage;
4. Mortgagor will neither make nor permit any waste upon the property and will maintain the property and any improvements in good repair;

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- 5. Mortgagor will not remove or demolish any building or improvement on the property without the consent of Mortgagee;
- 6. If Mortgagor shall sell, convey or transfer, voluntarily or involuntarily, all or any interest in the above property, Mortgagee may, at its option, declare the entire indebtedness secured hereby to be immediately due and payable;
- 7. Mortgagor hereby assigns to Mortgagee all rents and profits of the property, if any, as additional security for the above indebtedness;
- 8. Mortgagee shall be entitled to the appointment of a receiver in any action to foreclose this Mortgage; and
- 9. Mortgagor will warrant and defend the title to the property against the lawful claims and demands of all persons.

If any payment required under such promissory note is not paid when due, or if default shall be made by Mortgagor in the performance of any agreement, term or condition of this Mortgage or such promissory note, Mortgagee may, at its option, declare the entire indebtedness secured hereby to be immediately due and payable and may enforce payment of such indebtedness by foreclosure of this Mortgage or otherwise, in the manner provided by law. Mortgagor shall pay all costs and expenses, including reasonable attorney's fees, incurred by Mortgagee by reason of Mortgagor's default.

The rights and remedies of Mortgagee herein are cumulative, not exclusive, and are in addition to all other rights and remedies available to Mortgagee at law or equity. Failure of Mortgagee to exercise any right or remedy at any time shall not be a waiver of the right to exercise any right or remedy on any future occasion.

If any provision of this Mortgage shall be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

IN WITNESS WHEREOF, this Mortgage is executed under seal on

the 29th day of July, 2016.

Signed, sealed and delivered in the presence of:

Marcia Corado
 Marcia Corado
 Mortgagor

STATE OF ILLINOIS
 COUNTY OF COOK

In Chicago, IL, on the 29th day of July, 2016, before me, a Notary Public in and for the above state and county, personally appeared Marcia Corado, known to me or proved to be the person named in and who executed the foregoing instrument, and being first duly sworn, such person acknowledged that he or she executed said instrument for the purposes therein contained as his or her free and voluntary act and deed.

Yolanda S Valle
 NOTARY PUBLIC
 YOLANDA S VALLE
 OFFICIAL SEAL
 Notary Public, State of Illinois
 My Commission Expires
 April 09, 2020

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And When Recorded Return to:**
Mark G. Henning, Esq.
700 N. Larrabee Street, #1607
Chicago, IL 60654

(For Recorder's Use Only)

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EXHIBIT A

LOT 26 IN BLOCK 16 IN GOSS JUDD AND SHERMAN'S WEST DIVISION STREET HOME ADDITION BEING A SUBDIVISION OF THE NORTHWEST ¼ OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Real Estate Address: 1629 North 18th Avenue, Melrose Park, Illinois 60160

Real Estate Tax Parcel Numbers: 15-03-123-008-0000 Vol. 153