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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc# 1635122126 Fee \$42.00

RHSP FEE: \$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 12/16/2016 01:01 PM PG: 1 OF 3

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 10-34-223-062-0000

Address:

Street: 6821 North Kostner Ave

Street line 2:

City: Lincolnwood

State: IL

ZIP Code: 60712

Lender: C & K Resources, Ltd

Borrower: John A. Debaz

Loan / Mortgage Amount: \$200,000.00

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: E5D3EC80-037F-4D8A-845D-BAC6D9B04433

Execution date: 12/15/2016

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 27, 2016. The mortgagor is John A. Debaz ("Borrower(s)"). This Security Instrument is given to C & K Resources, Ltd. whose address is 2532 W Patterson Ave, Chicago, Illinois 60618 ("Lender")

Borrower owes Lender the principal sum of two hundred thousand and 00/100--(U.S. \$200,000.00). This debt bears interest at a rate of 10.00% and is payable in full on July 27, 2017 or earlier without penalty. This Security instrument secures to Lender: (a) the repayment of the debt; and (b) the performance of Borrower's covenants and agreements under this Security Instrument. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Cook County, Illinois:

Which had the address of 6821 N Kostner Ave Lincolnwood Illinois 60712
(Street) (City) (State) (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by the Security Instrument as the "Property".

BORROWER COVENANTS that Borrower 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 for encumbrances of record. Borrower warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for the national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

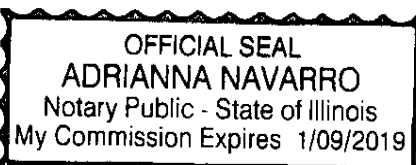
- 1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with:


John A. Debaz

Witnesses:


Adrianna Navarro (Seal)



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LEGAL DESCRIPTION

Lots 28 and 29 in Block 4 in Pratt Avenue Subdivision of the South 1/2 of the Southwest 1/4 of the Northeast 1/4 of Section 34, Township 41 North, Range 13, East of the Third Principal Meridian in Cook County Illinois.

PIN #: 10-34-223-062-0000

Commonly known as: 6821 North Kostner Ave, Lincolnwood, IL 60712

Property of Cook County Clerk's Office