

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Doc#: 1702455106 Fee: \$54.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 01/24/2017 10:46 AM Pg: 1 of 4

**Report Mortgage Fraud**  
800-532-8765

The property identified as: **PIN:** 20-36-219-014-0000

**Address:**

**Street:** 8139 S Merrill Ave

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60617

**Lender:** David Crutchfield

**Borrower:** Housemart, Inc.

**Loan / Mortgage Amount:** \$78,000.00

This property is located within the program area and is exempt from the requirements of 705 IL CS 77/70 et seq. because it is not owner-occupied.

**Certificate number:** B665314F-6D11-4A2C-BFE5-216931A4168F

**Execution date:** 1/13/2017

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**Prepared By: David Crutchfield,**  
531 Canterbury Court  
Griffith, Indiana 46319

**After Recording Return to:**

David Crutchfield  
531 Canterbury Court  
Griffith, Indiana 46319

**REAL ESTATE MORTGAGE**

This indenture witnesseth that **Housemart, Inc., 2929 Jewett Avenue, Highland, IN 46322** of **Lake County, Indiana**, as MORTGAGOR,

MORTGAGES AND WARRANTS agreed to and entered into on this day the 13th day of January, 2017.

to **David Crutchfield**, as MORTGAGEE, the following real estate in Cook County, State of Illinois, to wit:

One story residence, any age, 1,000 to 1,800 square feet

Commonly known as 8139 S Merrill Ave, Chicago, IL 60617, USA

**PIN: 20-36-219-014-0000**

and the rents and profits therefrom, to secure the payment of the principal sum of Seventy-Eight Thousand and 00/100 Dollars Dollars (**\$78,000.00**), when the same shall become due, of all sums due and owing the mortgagor pursuant to the terms of a certain promissory note of even date.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed accordingly. It is further expressly agreed that, until said indebtedness is paid, the Mortgagor will keep all legal taxes, charges and property owner's association dues against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing. Mortgagee shall be named as a loss payee on the insurance binder, and the insurance policy must provide that the policy may not be canceled without first giving Mortgagee 14 days written notice. Mortgagee shall have the right to inspect the premises upon giving Mortgagor 24 hours written notice.

The undersigned person executing this mortgage on behalf of **Housemart, Inc.**, represents and certifies  
Initials DCS

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"that he or she is a duly elected officer of **Housemart, Inc.**, and has been fully empowered, by proper resolution of the Board of Directors of **Housemart, Inc.**, to execute and deliver this deed; that **Housemart, Inc.**, has full corporate capacity to mortgage the real estate described herein; and that all necessary corporate action for the making of such mortgage has been taken and done.

IN WITNESS WHEREOF, **Housemart, Inc.**, has caused this mortgage to be executed this 13th day of January, 2017.

**Housemart, Inc.**,

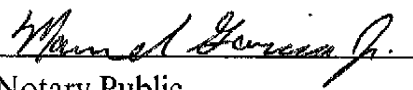
By:   
Wayne Sheaffer, President

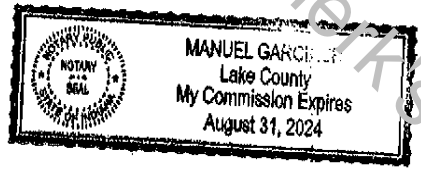
STATE OF INDIANA )  
) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, personally appeared Wayne Sheaffer who having been duly sworn, stated that he is the President of **Housemart, Inc.**, who acknowledged the execution of the foregoing Mortgage for and on behalf of said **Housemart, Inc.**, and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS my hand and Notarial Seal this 13th day of January, 2017.

MY COMMISSION EXPIRES: August 31, 2024

  
Notary Public  
A Resident of Lake County



This Instrument Prepared By: David Crutchfield  
531 Canterbury Ct, Griffith, IN 46319, USA

Our file No. 8139 S Merrill Ave, Chicago, IL 60617, USA

Initials WS

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LOT 27 IN BLOCK 1 IN AHERN'S 83RD STREET SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office