Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage France 844-768-1713

Doc# 1731915144 Fee \$50.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 11/15/2017 03:48 PM PG: 1 OF 7

The property identified as:

PIN: 18-25-307-010-0000

Address:

Street:

7700 S sholer

Street line 2:

City: Bridgeview

Lender: Abri Credit Union

Borrower: Martha S. Annolino and Linda L. Annolino

Loan / Mortgage Amount: \$72,000.00

The Collins of Collins This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seg, because the application was taken by an exempt entity.

Execution date: 9/27/20

Certificate number: E1752742-F5DD-44DB-B7C6-2386068D077E

UNOFFICIAL CC

	•	
This instrument was prepared by:		
PATRICIÀ KOPCA	•	
ABRI CREDIT UNION		
When Recorded, Wall To:		
ABRI CREDIT UNION		
1350 W. RENWICK ROAD		
ROMEOVILLE, IL 60446		
	MORTGAGE	
9	9-27-2017	Latera de Affantas es
THIS MORTGAGE is made on	9-21-2011	between the Mortgagor,
MARTHA S. ANNOLINO, A WIDC√		
O,	c	
(herein "Borrower"), and the Mortgagee,	A 3RI CREDIT UNION	
a corporation organized and existing under		
The State of Illinois		, whose address is
1350 WEST RENWICK ROAD	ROMEOVILLE, IL 60446	
		(herein "Lender").
WHEREAS, Borrower is indebted to Le	ender in the principal sum of U.S. \$ 72	2000.00 , which
indebtedness is evidenced by Borrower's ("Note"), providing for monthly installment	note dated and extensions of principal and interest, with the	ions and renewals thereof (herein balance of indebtedness, if not
	1-2032	•
TO SECURE to Lender the repayment	t of the indebtedness evidenced by the	Note, with interest thereon; the
payment of all other sums, with interest t Mortgage; and the performance of the co	thereon, advanced in accordance herew	ith to protect the security of this
hereby mortgage, grant and convey to	Lender the following described pro-	certy located in the County of
СООК	State of Illinois:	72,
SITUATED IN THE COUNTY OF COOK AND ST HARTMAN'S STICKNEY SUBDIVISION OF THE	EWEST 1/3 OF THE WEST 1/2 OF THE SOU	THWES 1/4 OF SECTION 25,

FIRST AMERICANTELS MORTGAGE

IL

TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, "LLII 'OIS.

WHEN RECORDED, RETURN TO: FIRST AMERICAN TITLE INSURANCE CO. 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING

Page 1

which has the address of	7700 S Sholer					
Bridgeview		(Street) ·	,	Illinois	60465	(herei
"Property Address");	(City)			_	(Zip Code)	•
Property Tax ID Number:	18-25-307-010-0000					

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Jonds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium inscallments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the pusis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funus shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state egency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funos and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreemen is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds aboving credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquirition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender

by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the terms "extended coverage", flood and such

other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

KILSD1 (EL24A)-e

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration

or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Leruer, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reaconable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in securdance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such a rounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action

hereunder.

8. Inspection. Lender may make creasure to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Bor over notice prior to any such inspection specifying reasonable cause

therefor related to Lender's interest in the I roperty.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be part to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance by Lender No. a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the cun's secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but coes not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forcear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrover's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may resignate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in

the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the

time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial Interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by

federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration, Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Londer prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach must be cured; and (4) that fallure to cure such breach on or before the dock specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Postower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwinstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower small have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time rain to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage, (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continuation in full force and effect as if no

acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security increunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Londer shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not imited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without

charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. In accordance with the law of the State of Illinois, the Borrower hereby releases and waives all rights under and by virtue of the homestead exemption laws of this State.

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	ST FOR NOTICE OF DE			
***	R SUPERIOR MORTGA			
Borrower and Lender requewhich has priority over this Mortga Mortgage, of any default under the			t or other encumb dress set forth on her foreclosure act	rance with a lier page one of this ion.
IN WITNESS WHEREOF, Bo	rrower has executed the	nis Mortgage.		
March Samo	rtie	9-2,	7-17	
Martha S Annolino			(Seal)	
	Borrow er			
X Rinda & annolin	<u> </u>	9-	7717	
Linda L Annolino		((Seal)	
Q _A .	Borrower			
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ADDI ODERIT IMIONI		70/59/		
ABRI CREDIT UNION Loan Originator Organization	<u> </u>	794583 NMLSR / P. Numbe	er	
ROSE HAAS		1469337		
Loan Originator		NMLSR (D Numb)	5	
STATE OF ILLINOIS,	DUPAGE	County ss:	TŚ	
I, Kevin D. Wha county and state, do hereby certify	ley		a Notary Put lic	in and for said
MARTHA S. ANNOLINO, A WIDOW AND				
			•	CO
personally known to me to be the instrument, appeared before me this instrument as <u>THEIR</u> free volunta	s day in person, and ac	knowledged that _Th	IEY signed and d	
Given under my hand and official	al seal, this	27TH day	ofSEPTEMBE	R 2017
My Commission expires:	<i>}</i>	Signature of Name of N	ly	
		Signature of	Notary Public	
KEVIN D WHALEY	1 Kc	vin D. Whale	9	
OFFICIAL SEAL Notary Public, State of Illinois		Name of N	fotary Public	
My Commission Expires April 19, 2021	Page 5			KILSD1 (ElL24A)-e

1731915144 Page: 7 of 7

UNOFFICIAL COPY

THEREBY CERTIFY THAT the foregoing is a true and correct copy of the death record for the deadlent named at item 1, and that this record was established and filed in my office in accordance with the provisions of the Illinois Vital Records Act.

DATE

NAR 0 2 2005

SIGNED.

DAYYES & Lelbo

JOLIET, ILLINOIS 60433

OFFICIAL TITLE V. REGISTRAR

The original record of this death is permanently filed with the ILLINOIS DEPARTMENT OF PUBLIC HEALTH at Springfield. Commy clerks and local registrars are authorized to make certifications from copies of the original record. The Illinois statutes provide that the certification of a death record by the

Department of Public Health, local registrar or county work shall be prima facic evidence in all courts and places of the facts therein stated.

	DISPOSITION	100 mg		CERTIFIER		U Z	55 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	CAUSE	As a second seco	a	2		PARENTS			C		DECEASED	→ • • • • • • • • • • • • • • • • • • •	INSTRUCTIONS	PERMANENT INK See Funeral Directors, Hospital, or Physicians	Type or Print in	DECEDENT'S BIRTH NO.
TOCAL REGISTRANS SOUNTINE	Damar Funeral I	BUBIAL CREMATION CEME RENCY AMBECTON 1 24a 1 FUNERAL HOME W 1975-4-	NAME OF ATTEMORY PHYSICIAN IF OTHER	NAME AND ADDRESS OF CERTIFIER	DIDNUT) ATTENDIHE DEC	DATE OF OPERATIO, IF ANY 202	PARTII Ome significant continues aco	STATING THE UNDERLYING CAUSE LAST	CONDITIONS, IF ANY WHICH GIVE RISE TO (b)	disease or condition (a) resulting in death)	18 PARTI. Enter the control of the c	Martha Annolino	15. John	13e III 130.6	STATE ZIPCOL	10. 323-44-5302		BIRTHPLACE GITYANDSTATE OR FOREIGN COUNTRY	6a Joliet		John COUNTY OF DEATH	NUMBER PEGEASED WANTE	DISTRICT NO. 99.0
amers ze	e '7861 S.	HEATTIAND	St 30 30 TOU	TYPE DA PRINTING.	5.2 (O.)	MAJOR FINDINGS OF OPERATION	nng to Obath but not resulting in the Underlying ca	(CONAS A CONSEQUENCE OF	O.O. CONSCIOENCE OF	(なんこうとうかん	diseases or complications maintained the	0	A Annolino	0455 14as White	DE PROPERTY IN 13b.	11a: Proprietor CITY	JAI OCCU	MARTIED NEVER MARRIED (SPECIFY)	66. Silver	BIRTHDAY WAS	William T.	ALD CICAL C	
Lho.	HIS	LOCATION CITYON ROMEOVI	CF-11 . 160432	AND PLACE AND DUE TO THE CAUSE			use given of PARTI		Contract of the		the death. Do not enter the mode of dying each line, it is say,	Wife MAILING ADDR	Jr. 16 B	14	BIT GOEVIEW	TOWN, TO P. OR HOAD DISTRICT!	INE SOCION	SURVIVIE	T Cross Hospita	5 5	Annolino III 2Ma] <u>7</u>
DATE FLEDBY OCAL REGISTRA A (MODIFIC DAY YEAR) 265. / MAR 3 0 2 2005	ILL S 60 FUNERAL DIRECTOR'S ILL MOUS LICENSE FUNMER 250034-014496	L L	satisfies a la	SUMITOA, MD	O'NESIK	FFEMALE, WAS	AUTOPSY WESNOW TO		1000 Common Comm		such as cordiac or respiratory arrest	S. Sholer, Bridgeview, IL 6	Betty Jane Maceikas	THYES & SPECIFY: THE STATE OF T	13cY e.s. * 13d 13cY e.s. * 13d 13cY e.s. * 13d		EDUCATION (5PECIFY ON 17 HIGH	P. T. ST. ST. ST. ST. ST. ST. ST. ST. ST.	WESTHER AND ADA	March 2	le:	TUTAIT CONTACT WAS THE	•
MAR : 0 2 2005	TLO 60458 10 SELENOS LICENSE NUMBER 1496	DATE IMONTH CAN VEAR - 1 2/05 12	22d 03606545		EATHY IN THE MANAGEMENT OF THE	PREMALE, WAS THERE APPLE GRANGY IN PAST	15.7k	100 c			APPIKOBNA I POT IIVA	Bridgeview, IL 60455	Celkas (Ast	SE SPECIFY: THE STATE OF THE ST	DIANI MEXICAN PUERTO RICAN 960	COUNTY	DUCATION (59ECRYON YHIGHESI GRADE COMPLETED) (1975) (GREEN FOR THIS COMPLETED) (1975)	WAS DECEASED EVER INUS ARMED FORCES? (YES NO)	onemen and impartent (Specify)		25; 2005		