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Illinois Anti-Predatory
Lending Database
Program
Certificate of Exemption



Report Mortgage Fraud
844-768-1713

Doc#. 1733401172 Fee: \$72.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/30/2017 11:29 AM Pg: 1 of 13

The property identified as: **PIN:** 13-13-107-005-0000

Address:

Street: 3143 W Leland Ave

Street line 2:

City: Chicago

State: IL

ZIP Code: 60625

Lender: IL Lending LLC

Borrower: Palaji Brothers Investments LLC

Loan / Mortgage Amount: \$350,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 7770 et seq. because it is not owner-occupied.

Certificate number: CA31739D-5DB0-4314-9728-F5C44B15C8C2

Execution date: 11/27/2017

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After recording, mail to:

Joseph R. Ziccardi, Esq.
Ziccardi Law Offices
77 W. Washington, Suite 705
Chicago, Illinois 60602

MORTGAGE AND SECURITY AGREEMENT

This mortgage is made effective as of November 27, 2017

BY AND BETWEEN

Palaji Brothers Investments, LLC, a(n) Florida limited liability company authorized to do business in Illinois with its principal office at 1625 N. Commerce Parkway, Suite 315, Weston, Florida 33326 ("Borrower" or "Mortgagor")

And

IL Lending, LLC, a Delaware limited liability company with its offices at 222 Broadway, 19th Floor, New York, NY 10038 (together with its assignees, "Lender" or "Mortgagee"),

The word "Lender" means the original Lender and anyone else who takes this Mortgage by transfer or assignment.

This Mortgage secures obligations of Borrower to Lender evidenced by a certain promissory note dated the date hereof (the "Note") in the principal amount of Three Hundred Fifty Thousand and 00/100ths Dollars (\$350,000.00) (the "Loan") by Borrower to Lender, plus interest thereon, as evidenced by the Note. In consideration of the Loan and other good and valuable consideration, receipt of which is hereby acknowledged, Borrower agrees as follows:

THIS IS A FIRST PRIORITY PURCHASE MONEY MORTGAGE:

1. **Property Mortgaged.** The property mortgaged (the "Property") to Lender is located in Chicago, Cook County, Illinois and is known by the street address of 3143 W. Leland Avenue, Chicago, Illinois 60625. The Property includes: (a) the land; (b) all buildings that are now, or will be, located on the land; (c) all fixtures that are now, or will be, attached to the land

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or buildings; (d) all condemnation awards and insurance proceeds relating to the land and buildings; and (e) all other rights that Borrower has, or will have, as owner of the Property including but not limited to proceeds of any sale, lease or other disposition thereof, and proceeds of any policies of insurance relating thereto. The legal description is:

~~Lot 6 in Block 37 in Northwest Land Association Subdivision of the west ½ of the northwest ¼ of the northeast ¼ of Section 13, Township 40 North, Range 13 (except right of way of Northwestern Elevated Railroad), east of the Third Principal Meridian, in Cook County, Illinois~~ *See attached*

Common address: 3143 W. Leland Avenue, Chicago, Illinois 60625.

PIN: 13-13-107-005-0000

2. Rights Given to Lender.

a. Borrower hereby mortgages the Property to Lender. This means that Borrower gives Lender those rights stated in this Mortgage and also those rights the law gives to lenders who hold mortgages on real property. When Borrower pays all amounts due to Lender under the Note and this Mortgage, Lender's rights under this Mortgage will end. Lender will then cancel this Mortgage at Borrower's expense.

b. **Grant of Security Interest in Personal Property.** This Mortgage constitutes a security agreement under the Uniform Commercial Code of the State of Illinois ("UCC") and shall be deemed to constitute a fixture financing statement. Borrower hereby grants a security interest in any personal property included in the Property. On request of Lender, Borrower will execute one or more Financing Statements in form satisfactory to Lender and will pay all costs and expenses of filing the same in all public filing offices, where filing is deemed desirable by Lender. Lender is authorized to file Financing Statements relating to the Property without Borrower's signature where permitted by law. Borrower appoints Lender as its attorney-in-fact to execute such documents necessary to perfect Lender's security interest on Borrower's behalf. The appointment is coupled with an interest and shall be irrevocable as long as any portion of the Loan remains outstanding.

c. **Assignment of Rents.** Mortgagor hereby absolutely assigns and transfers to Mortgagee all the leases, rents, issues and profits of the Property (collectively "Rents"). Although this assignment is effective immediately, so long as no Default exists, Mortgagee gives to and confers upon Mortgagor the privilege under a revocable license to collect as they become due, but not prior to accrual, the Rents and to demand, receive and enforce payment, give receipts, releases and satisfactions, and sue in the name of Mortgagor for all such Rents. Mortgagor represents there has been no prior assignment of leases or Rents, and agrees not to further assign such leases or Rents. Upon any occurrence of Default, the license granted to Mortgagor herein shall be automatically revoked without further notice to or demand upon Mortgagor, and Mortgagee shall have the right, in its discretion, without notice, by agent or by a receiver appointed by a court, and without regard to the adequacy of any security for the

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Obligations, (i) to enter upon and take possession of the Property, (ii) notify tenants, subtenants and any property manager to pay Rents to Mortgagee or its designee, and upon receipt of such notice such persons are authorized and directed to make payment as specified in the notice and disregard any contrary direction or instruction by Mortgagor, and (iii) in its own name, sue for or otherwise collect Rents, including those past due, and apply Rents, less costs and expenses of operation and collection, including attorneys' fees, to the Obligations in such order and manner as Mortgagee may determine or as otherwise provided for herein. Mortgagee's exercise of any one or more of the foregoing rights shall not cure or waive any Default or notice of Default hereunder.

3. Promises. Borrower makes the following promises to Lender:

a. Note and Mortgage. Borrower will comply with all of the terms of the Note, this Mortgage and the Loan and Security Agreement.

b. Payments. Borrower will make all payments required by the Note, this Mortgage and the Loan and Security Agreement.

c. Ownership. Borrower warrants title to the Property. This means Borrower owns the Property and will defend its ownership against all claims.

d. Liens and Taxes. Borrower will pay all liens, taxes, assessments and other charges made against the Property that may become liens against the Property prior to or when due. Borrower will not claim any deduction from the taxable value of the Property because of this Mortgage. Borrower will not claim any credit against the principal and interest payable under the Note and this Mortgage for any taxes paid on the Property.

e. Required Insurance.

(i) Insurance Policies Required. Borrower shall maintain with respect to the Property: (i) during construction of any improvements on the Property, "all-risk" builders risk insurance (non-reporting Completed Value with Special Cause of Loss form), in an amount not less than the total value of the improvements under construction, naming Lender as mortgagee and loss payee; (ii) upon completion of construction and at all other times, insurance against loss or damage by fire and other casualties and hazards by insurance written on an "all risks" basis, including specifically windstorm and/or hail damage, in an amount not less than the amount of the Loan, inclusive of the coverage for the improvements and other structures, naming Lender as loss payee and mortgagee; (iii) if the Property is required to be insured pursuant to the National Flood Reform Act of 1994, and the regulations promulgated thereunder, flood insurance in an amount at least equal to the lesser of the completed replacement value of the improvements on the Property or the maximum limit of coverage available thereunder, naming Lender as Lender and loss payee; and (iv) such other insurance as Lender may require from time to time.

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(ii) **Maintenance of Insurance Policies.** All insurance policies shall be in form, provide coverages, be issued by companies and be in amounts satisfactory to Lender. At least 30 days prior to the expiration of each such policy, Borrower shall furnish Lender with evidence satisfactory to Lender that such policy has been renewed or replaced or is no longer required hereunder. All such policies shall provide that the policy will not be canceled or materially amended without at least 30 days prior written notice to Lender. In the event Borrower fails to provide, maintain, keep in force, and furnish to Lender the policies of insurance required by this paragraph, Lender may procure such insurance or single-interest insurance in such amounts, at such premium, for such risks and by such means as Lender chooses, at Borrower's expense (the cost of such insurance to be added to the principal and to bear interest at the same rate provided in the Note and to be repaid to Lender upon demand); provided however, Lender shall have no responsibility to obtain any insurance, but if Lender does obtain insurance, Lender shall have no responsibility to assure that the insurance obtained shall be adequate or provide any protection to Borrower.

(iii) **Insurance Proceeds.** After occurrence of any casualty or loss to any of the Property, Borrower shall give prompt written notice thereof to Lender. Provided there is no Default (as defined herein) existing, Borrower shall have the right to use insurance proceeds to rebuild or repair if same can be substantially completed within 120 days provided the value of the Property is not materially adversely affected. Otherwise, Lender shall have the option of applying or paying all or part of the insurance proceeds to (i) the Loan in such order as Lender may determine, (ii) restoration of the Property, or (iii) Borrower. In the event of such loss all insurance proceeds shall be payable to Lender, and Borrower hereby authorizes and directs any affected insurance company to make payment of such proceeds directly to Lender. Lender is hereby authorized by Borrower to settle, adjust or compromise any claims for loss or damage under any policy or policies of insurance and Borrower appoints Lender as its attorney-in-fact to receive and endorse any insurance proceeds to Lender, which appointment is coupled with an interest and shall be irrevocable as long as any part of the Loan remains unsatisfied. Nothing herein shall be deemed to excuse Borrower from restoring, repairing and maintaining the Property as required herein.

f. **Repairs.** Borrower will keep the Property in good condition and repair, neither damaging nor abandoning it. Borrower will allow Lender to inspect the Property upon reasonable notice. Borrower will not remove or demolish any improvements on the Property without the prior written consent of the Lender.

g. **Statement of Amount Due.** Upon request of Lender, Borrower will certify to Lender in writing: the amount due on the Note and this Mortgage, and whether or not Borrower has any defense to its obligations under the Note and this Mortgage.

h. **Rent.** Borrower will not accept rent from any tenant for more than one month in advance.

i. **Lawful Use.** Borrower will use the Property in compliance with all laws, ordinances and other requirements of any governmental authority.

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j. **Environmental Indemnification.** Borrower shall indemnify, defend and hold harmless, Lender, its agents, officers, representatives, employees and contractors from and against any and all claims, liabilities, actions, debts, damages, costs, losses, obligations, judgments, charges and expenses, including, but not limited to, sums paid in settlement of claims, reasonable attorneys' fees and disbursements, engineering and any other sums of any nature whatsoever suffered or incurred by Lender, whether as beneficiary of this Mortgage, as mortgagee in possession or as successor-in-interest to Borrower by foreclosure deed or deed in lieu of foreclosure, or otherwise, with respect to any environmental matter affecting the Property.

4. **Eminent Domain.** All or part of the Property may be taken or condemned by a government entity for public use. If this occurs, Borrower agrees that any compensation, awards, damages or other payments or relief be assigned to Lender. Lender may use such proceeds to repair and restore the Property or to reduce the amount owed on the Note and this Mortgage. This will not delay the due date for any further payment under the Note and this Mortgage. Any remaining balance will be paid to Borrower. At Lender's option, Lender may commence, appear in and prosecute in its own name any action or proceedings relating thereto.

5. **Payments Made for Borrower.** If Borrower does not make all of the repairs or payments as agreed in this Mortgage, Lender may do so on Borrower's behalf. The cost of these repairs and payments will be added to the principal and will bear interest at the same rate provided in the Note and will be repaid to Lender upon demand.

6. **Default.** Lender may declare that Borrower is in default of this Mortgage (each a "Default") if:

a. Borrower fails to make any payment required by the Note, the Mortgage or any payment due under any of the other Loan Documents;

b. other than the payment of money which is governed by 6a. above, any default in the covenants and conditions of, or under this Mortgage, or the Note, and/or any other Loan Document between the Borrower and Lender with respect to the Loan, and the continuation of such failure or breach for ten (10) days following the receipt of written notice of such breach from Lender;

c. the ownership of the Property is changed for any reason;

d. the transfer of at least ten percent of the membership, ownership and/or voting rights in Borrower.

e. the holder of any lien on the Property starts foreclosure proceedings; or

f. bankruptcy, insolvency or receivership proceedings are started by or against Borrower (provided, however, the institution of involuntary proceedings against Borrower shall not be a Default if such proceedings shall be discharged or dismissed within thirty (30) days after the commencement date thereof).

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g. the occurrence of an Event of Default under any Loan made by Lender to Borrower.

h. An Event of Default under any of the Note, the Loan and Security Agreement, the Guaranty by Chen Palaji of all of Borrower's obligations under any of the Note, this Mortgage, the Loan and Security Agreement and the Pledge Agreement by Chen Palaji (collectively, the "Loan Documents").

7. Payments Due Upon Default. If Lender declares that Borrower in Default, Borrower shall immediately pay the full amount of all unpaid principal, interest, other amounts due on the Note and this Mortgage and Lender's costs of collection and reasonable attorney fees.

8. Lender's Rights Upon Default. When noticing Borrower of Default, the Lender will request that the Default be remediated. If the Default condition continues after fifteen (15) days, the Lender will notice Borrower of Lender's intent to file a Deed in Lieu of Foreclosure, which was executed contemporaneously with this Instrument. If, after demand to remediate Default and notice of intent to file Deed, the Default condition continues for a period of five (5) days, Lender may file the Deed in Lieu of Foreclosure and the Borrower will not be entitled to be reimbursed for any expenses incurred in improving the property all improvements will inure to the benefit of the Lender.

If Lender declares that the Note, this Mortgage and any or all of the Loan Documents are in Default, Lender will have all rights given by law or set forth in this Mortgage. This includes the right to do anyone or more of the following:

- a. take possession of and manage the Property, including the collection of rents and profits;
- b. file the Deed in Lieu for Foreclosure that has been executed simultaneously with this instrument;
- c. have a court appoint a receiver to accept rent for the Property (Borrower consents to this);
- d. start a court action, known as foreclosure, which will result in a sale of the Property to reduce Borrower's obligations under the Note and this Mortgage; and
- e. sue Borrower for any money owed to Lender.

9. Notices. All notices must be in writing and personally delivered by overnight delivery service or sent by certified mail, return receipt requested, to the address given in this Mortgage. Delivery shall be deemed made on receipt. Address changes may be made upon notice to the other party.

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10. No Waiver by Lender. Lender may exercise any right under this Mortgage or under any law, even if Lender has delayed in exercising that right or has agreed in an earlier instance not to exercise that right. Lender does not waive its right to declare that Borrower is in default by making payments or incurring expenses on its behalf.

11. Each Person Liable. This Mortgage is legally binding upon Borrower and all who succeed to their responsibilities (such as heirs and executors). Lender may enforce any of the provisions of the Note and this Mortgage against anyone or more of the Borrowers who sign this Mortgage.

12. No Oral Changes. This Mortgage can only be changed by an agreement in writing signed by both Borrower and Lender.

13. Further Acts. Borrower will, at the cost of Borrower and without expense to Lender, do, execute, acknowledge and deliver all and every such further acts, deeds, conveyances, mortgages, assignments, notices of assignments, transfers and assurances as Lender shall, from time to time require, for the better assuring, conveying, assigning, transferring, and confirming unto Lender the property and rights hereby mortgaged, granted, and conveyed or intended now or hereafter so to be, or which Borrower may be or may hereafter become bound to convey or assign to Lender, or for carrying out the intention or facilitating the performance of the terms of this Mortgage or for filing, registering or recording this Mortgage. Borrower grants to Lender an irrevocable power of attorney coupled with an interest for the purpose of exercising and perfecting any and all rights and remedies available to Lender at law and in equity, including without limitation such rights and remedies available to Lender pursuant to this paragraph 13.

14. Governing Law. This Mortgage has been executed and delivered in the State of Illinois and is to be construed and enforced according to and governed by the laws of the State of Illinois as an agreement to be wholly performed within the State of Illinois. Any action under this Mortgage shall be brought in a court of competent jurisdiction in Cook County, Illinois.

15. WAIVER OF TRIAL BY JURY. BORROWER AGREES THAT, TO THE EXTENT PERMITTED BY APPLICABLE LAW, ANY SUIT, ACTION OR PROCEEDING, WHETHER CLAIM OR COUNTERCLAIM, BROUGHT BY LENDER OR BORROWER, ON OR WITH RESPECT TO THIS MORTGAGE, THE NOTE OR ANY OTHER LOAN DOCUMENT OR THE DEALINGS OF THE PARTIES WITH RESPECT HERETO OR THERETO, SHALL BE TRIED ONLY BY A COURT AND NOT BY A JURY. LENDER AND BORROWER EACH HEREBY KNOWINGLY, VOLUNTARILY, INTENTIONALLY AND INTELLIGENTLY AND WITH THE ADVICE OF THEIR COUNSEL, WAIVE, TO THE EXTENT PERMITTED BY APPLICABLE LAW, ANY RIGHT TO A TRIAL BY JURY IN ANY SUCH SUIT, ACTION OR PROCEEDING. FURTHER, BORROWER WAIVES ANY RIGHT IT MAY HAVE TO CLAIM OR RECOVER, IN ANY SUIT, ACTION OR PROCEEDING, ANY SPECIAL, EXEMPLARY, PUNITIVE, CONSEQUENTIAL OR OTHER DAMAGES OTHER THAN, OR IN ADDITION TO, ACTUAL DAMAGES. BORROWER ACKNOWLEDGES AND AGREES THAT THIS PARAGRAPH IS A SPECIFIC AND MATERIAL ASPECT OF THIS MORTGAGE AND THAT LENDER WOULD NOT EXTEND CREDIT TO BORROWER IF THE WAIVERS SET FORTH IN THIS SECTION WERE NOT PART OF THIS MORTGAGE.

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16. Errors and Omissions. Borrower will, promptly on request of Lender, (i) correct any defect, error or omission which may be discovered in the contents, execution or acknowledgment of this Mortgage or any other of the loan documents or the dealings of the parties with respect hereto or thereto; (ii) execute, acknowledge, deliver, procure and record and/or file such further documents (including, without limitation, further mortgages, financing statements, continuation statements, and assignments of rents or leases) and do such further acts as may be necessary, desirable or proper to carry out more effectively the purposes of this Mortgage and the other loan documents, to more fully identify and subject to the liens and security interests hereof any property intended to be covered hereby (including specifically, but without limitation, any renewals, additions, substitutions, replacements, or appurtenances to the Property) or as deemed advisable by Lender to protect the lien or the security interest hereunder against the rights or interests of third persons; and (iii) provide such certificates, documents, reports, information, affidavits and other instruments and do such further acts as may be necessary, desirable or proper in the reasonable determination of Lender to enable Lender to comply with the requirements or requests of any agency having jurisdiction over Lender or any examiners of such agencies with respect to the debt secured hereby, Borrower or the Property. Borrower shall pay all reasonable costs connected with any of the foregoing.

17. Environmental Condition of Property and Indemnity. Mortgagor warrants and represents to Mortgagee, except as reported by Mortgagor to Mortgagee in writing, that: (i) Mortgagor has inspected and is familiar with the environmental condition of the Property; (ii) the Property and Mortgagor, and any occupants of the Property, are in compliance with and shall continue to be in compliance with all applicable federal, state and local laws and regulations intended to protect the environment and public health and safety as the same may be amended from time to time ("Environmental Laws"); (iii) the Property is not and has never been used to generate, handle, treat, store or dispose of, in any quantity, oil, petroleum products, hazardous or toxic substances, hazardous waste, regulated substances or hazardous air pollutants ("Hazardous Materials") in violation of any Environmental Laws; (iv) no Hazardous Materials (including asbestos, mold or lead paint in any form) are located on or under the Property or emanate from the Property; (v) there are no unregistered underground storage tanks on the Property that are subject to any underground storage tank registration laws or regulations; (vi) no notice has been received with regard to any Hazardous Material on the Property; (vii) no action, investigation or proceeding is pending or to Mortgagor's knowledge threatened which seeks to enforce any right or remedy against Mortgagor or the Property under any Environmental Law; and (viii) all licenses, permits and other governmental or regulatory actions necessary for the Property to comply with Environmental Laws shall be obtained and maintained and Mortgagor shall assure compliance therewith.

Further, Mortgagor represents to Mortgagee that no portion of the Property is a protected wetland. Mortgagor agrees to notify Mortgagee immediately upon receipt of any citations, warnings, orders, notices, consent agreements, process or claims alleging or relating to violations of any Environmental Laws or to the environmental condition of the Property and shall conduct and complete all investigations and all cleanup actions necessary to comply with the

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Environmental Laws and to remove, in accordance with Environmental Laws, any Hazardous Material from the Property.

Mortgagor shall indemnify, hold harmless, and defend Mortgagee from and against any and all damages, penalties, fines, claims, suits, liabilities, costs, judgments and expenses, including attorneys', consultants' or experts' fees of every kind and nature incurred, suffered by or asserted against Mortgagee as a direct or indirect result of: (i) representations made by Mortgagor in this Section being or becoming untrue in any material respect; (ii) Mortgagor's violation of or failure to meet the requirements of any Environmental Laws; or (iii) Hazardous Materials which, while the Property is subject to this Mortgage, exist on the Property. Mortgagee shall have the right to arrange for or conduct environmental inspections of the Property from time to time (including the taking of soil, water, air or material samples). The cost of such inspections made after Default (as hereinafter defined) or which are required by laws or regulations applicable to Mortgagee shall be borne by Mortgagor. However, Mortgagor's indemnity shall not apply to any negligent or intentional act of Mortgagee which takes place after foreclosure or satisfaction of this Mortgage. These indemnification obligations are in addition to General Indemnification provisions set forth hereafter. Mortgagor's Obligations under this section shall continue, survive and remain in full force and effect notwithstanding the repayment of the Obligations, a foreclosure of or exercise of power of sale under this instrument, a delivery of a deed in lieu of foreclosure, a cancellation or termination of record of this instrument and the transfer of the Property.

18. Due on Sale or Further Encumbrance or Transfer of an Interest in Mortgagor. Without the prior written consent of Mortgagee in each instance, Mortgagor shall not (i) sell, convey, transfer or encumber the Property, or any part thereof or interest therein, whether legal or equitable, (ii) cause or permit any transfer of the Property or any part thereof, whether voluntarily, involuntarily or by operation of law, or (iii) enter into any agreement or transaction to transfer, or accomplish in form or substance a transfer, of the Property. A "transfer" of the Property includes: (a) the direct or indirect sale, transfer or conveyance of the Property or any portion thereof or interest therein; (b) the execution of an installment sale contract or similar instrument affecting all or any portion of the Property; (c) if Mortgagor or any general partner or member of Mortgagor, is a corporation, partnership, limited liability company, trust or other business entity, the transfer, pledge, assignment or encumbrance (whether in one transaction or a series of transactions) of any stock, partnership, limited liability company or other ownership interests in such corporation, partnership, limited liability company or entity including, without limitation, changes in stockholders, partners, members, managers, trustees, beneficiaries, or their respective interests; whether directly or indirectly; (d) if Mortgagor, or any general partner or member of Mortgagor, is a corporation, partnership, limited partnership and/or limited liability company, the creation or issuance of new ownership, economic and/or voting rights (collectively, "Rights") therein by which an aggregate of more than 10% of such Rights shall be vested in a party or parties who are not now holders of Rights; and (e) an agreement by Mortgagor leasing all or a substantial part of the Property for other than actual occupancy by a space tenant thereunder or a sale, assignment or other transfer of or the grant of a security interest in and to any Leases.

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Mortgagee's consent to any conveyance or encumbrance may be conditioned upon an increase in the interest rate specified in the Note (or other Obligations), an extension or curtailment of the maturity of the Obligations, or other modification of the Note or this instrument.

18. **Appraisals.** Mortgagor agrees that Mortgagee may obtain an appraisal of the Property when required by the regulations of the Federal Reserve Board or the Office of the Comptroller of the Currency, or any other regulatory agency or at such other times as Mortgagee may reasonably require. Such appraisals shall be performed by an independent third party appraiser selected by Mortgagee. The cost of such appraisals shall be borne by Mortgagor. If requested by Mortgagee, Mortgagor shall execute an engagement letter addressed to the appraiser selected by Mortgagee. Mortgagor's failure or refusal to sign such an engagement letter, however, shall not impair Mortgagee's right to obtain such an appraisal. Mortgagor agrees to pay the cost of such appraisal within 10 days after receiving an invoice for such appraisal.

19. **Inspections.** Mortgagee, or its representatives or agents, are authorized to enter at any reasonable time upon any part of the Property for the purpose of inspecting the Property and for the purpose of performing any of the acts it is authorized to perform under the terms of this Mortgage.

20. **Signatures.** Borrower agrees to the terms of this Mortgage.

Palaji Brothers Investments, LLC, Borrower

Chen Palaji

By: by William Dulister, Attorney in Fact
Chen Palaji, Managing Member

Shai Yehoshua Palaji

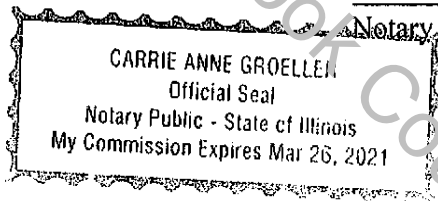
By: by William Dulister, Attorney in Fact
Shai Yehoshua Palaji, Managing Member

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I CERTIFY that on 27th day of November 2017, Chen Palaji* and Shai Yehoshua Palaji* personally came before me and stated to my satisfaction that this person (or if more than one, each person): * by William Galio to attorney in fact

- (a) was the maker of the attached instrument;
- (b) was authorized to and did execute this instrument as of the entity named in this instrument; and
- (c) executed this instrument as the act of the entity named in this instrument



Notary Public

Property of Cook County Clerk's Office

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EXHIBIT A

Order No.: 17ST07329SK

For APN/Parcel ID(s): 13-13-107-005-0000

Lot 6 Block 37 in Northwest Land Association Subdivision of the West 1/2 of the Northwest 1/4 of Section 13, Township 40 North, Range 13 (except right of way of Northwestern Elevated Railroad) East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office