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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713



1800329105

Doc# 1800329105 Fee \$48.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 01/03/2018 04:44 PM PG: 1 OF 6

The property identified as: **PIN:** 31-27-403-024-0000

Address:

Street: 4224 Birchwood

Street line 2:

City: Richton Park

State: IL

ZIP Code: 60471

Lender: SF Rehab Fund

Borrower: Justin Ericson and Cash Flow Investors II Inc

Loan / Mortgage Amount: \$10,000.00

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: D1AFBAC7-26BF-4A4D-B5EF-ED3D3DE687FC

Execution date: 12/4/2017

Ryok

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Prepared By
Berg, Berg & Pandev PC
5215 Old Orchard Rd #220
Skokie, IL 60077

After recording
Mortgage to:
SF Rehab Fund LLC
900 Skokie Blvd #127
Chicago, IL 60062

MORTGAGE DEED

THIS MORTGAGE DEED (the "Mortgage") is made and entered on September 14, 2017 by and between Justin Ericsson, an individual, and Cash Flow Investors II Inc, of 9570 S. Genoa Ave, Chicago, Illinois 60642 (collectively, the "Mortgagor") and SF Rehab Fund, of 900 Skokie Blvd #127, Northbrook, Illinois 60062 (the "Mortgagee") which term includes any holder of this Mortgage, to secure the payment of the **PRINCIPAL SUM** of \$10,000.00 together with interest thereon of 0% computed on the outstanding balance of the total purchase price of \$10,000.00, as provided in this Mortgage, and also to secure the performance of all the terms, covenants, agreements, conditions and extensions of this Mortgage.

IN CONSIDERATION OF the loan made by Mortgagee to Mortgagor and for the purpose expressed above, the Mortgagor does hereby grant and convey to Mortgagee, with **MORTGAGE COVENANTS**, the following described property (the "Property") situated at 4224 Birchwood, in the City of Richton Park, County of Cook, in the State of Illinois, with the following legal description:

Attached

PAYMENT OF SUMS SECURED.

Mortgagor shall pay to Mortgagee the principal and interest as agreed and reasonable charges fixed by Mortgagee to satisfy and discharge this Mortgage of record and any other relevant loan documents, and all other sums hereby secured. Mortgagor shall keep and perform every other term, provision, covenant, and agreement of this Mortgage.

WHEN THIS MORTGAGE BECOMES VOID.

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When the loan secured by this Mortgage has been paid in full with all interest due, this Mortgage shall become void.

MORTGAGOR FURTHER COVENANTS AND AGREES THAT:

- a. Mortgagor warrants that it is lawfully seized of the Property, that it has full right and is lawfully authorized to sell, convey, or encumber the same, and that the Property is free and clear of all liens and encumbrances except as provided herein.
- b. Mortgagor covenants to warrant and forever defend, all and singular, the Property unto the Mortgagee forever from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.
- c. Mortgagor will make with each periodic payment secured by this Mortgage a payment sufficient to provide a fund from which the real estate taxes, betterment assessments and other municipal charges which can become a lien against the mortgaged premises can be paid by Mortgagee when due. This provision shall be effective only in the event that a fund for the same purpose is not required to be established by the holder of a senior mortgage.
- d. In the event that Mortgagor fails to carry out the covenants and agreements set forth herein, the Mortgagee may do and pay for whatever is necessary to protect the value of and the Mortgagee's rights in the mortgaged Property and any amounts so paid shall be added to the Principal Sum due the Mortgagee hereunder.
- e. In the event that any condition of this Mortgage shall be in default within a reasonable time, the entire debt shall become immediately due and payable at the option of the Mortgagee. Mortgagee shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred.
- f. In the event that the Mortgagor transfers ownership (either legal or equitable) or any security interest in the mortgaged Property, whether voluntarily or involuntarily, the Mortgagee may at its option declare the entire debt due and payable.
- g. This Mortgage is also security for all other direct and contingent liabilities of the Mortgagor to Mortgagee which are due or become due and whether now existing or hereafter contracted.
- h. Mortgagor shall not commit waste or permit others to commit actual, permissive or constructive waste on the Property.
- i. This Mortgage is upon the statutory condition and the other conditions set forth herein, for breach of which Mortgagee shall have the statutory power of sale to the extent existing under the laws of this State.

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Mortgagee Signature:

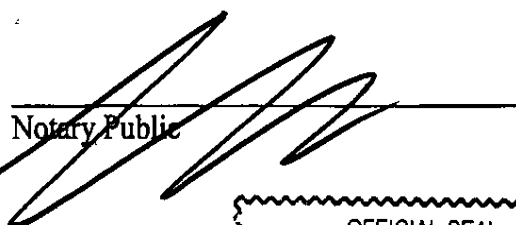
DATED: 9-27-17



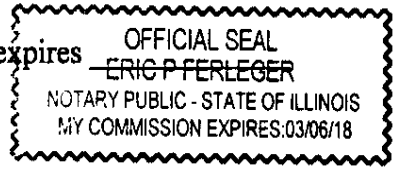
Keith Morton, on behalf of SF Rehab Fund

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

This instrument was acknowledged before me on this 27th day of September,
2017 by Keith Morton on behalf of SF Rehab Fund.

Notary Public 

My commission expires _____



Property of Cook County Clerk's Office

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Property Address: 4224 Birchwood, Richton Park, IL

PIN: 31-27-403-024-0000

Legal Description:

Lot 24 in Richton Hills Subdivision of part of the Southeast $\frac{1}{4}$ of Section 27, Township 35 North, Range 13, East of the Third Principal Meridian, according to the Plat Thereof recorded June 17, 1965, in Plat Book 689, Page 15, as Document 19498457, In Cook County, Illinois

Property of Cook County Clerk's Office