

UNOFFICIAL COPY

Doc#: 1804706057 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/16/2018 10:10 AM Pg: 1 of 12

**THIS INSTRUMENT WAS
PREPARED BY:**

Illinois Housing Development Authority
111 E. Wacker Dr., Suite 1000
Chicago, Illinois 60601
Loan Number: 135-1-13426

**AND AFTER RECORDING
RETURN TO:**

Peter G. Venetsanakos
930 W. Concord Place, #3
Chicago, IL

**Illinois Hardest Hit Fund
Homeowner Emergency
Loan Program**

178 050989

RELEASE OF RECAPTURE AGREEMENT

For good and valuable consideration, the **ILLINOIS HOUSING DEVELOPMENT AUTHORITY ("IHDA")**, a body politic and corporate, remises, conveys, and quit claims unto **Peter G. Venetsanakos (the "Owner")**, all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by that certain **RECAPTURE AGREEMENT** dated the **12th day of August, 2014** and recorded on the **25th day of September, 2015** as Document No. **1526849043** made by the Owner in the Office of the Recorder of Deeds of **Cook County, Illinois**. The legal description of the property is as follows:

SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS AND DESCRIBED AS FOLLOWS, TO WIT: UNIT NUMBER 3 IN THE CONCORD PLACE CONDOMINIUM AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
PARCEL 1: LOT 90 IN F. H. WINSTON'S SUBDIVISION OF BLOCK 7 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 32, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0535710076 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.
PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE P-2, STORAGE SPACE S-3 AND ROOF AREA FOR UNIT 3 AS A LIMITED COMMON ELEMENT AS DELINEATED ON A SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER.

PROPERTY COMMONLY KNOWN AS: 930 W. CONCORD PL., #3, CHICAGO, ILLINOIS

PROPERTY TAX INDEX NUMBER: 14324230631003

together with all the appurtenances and privileges thereunto belonging or appertaining thereto.

UNOFFICIAL COPY**MASTER STATEMENT - Continued**

SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
			TITLE & ESCROW CHARGES (continued)
			ALTA 22-06 - Location to Chicago Title Company, LLC
		175.00	
			ALTA 4-06 - Condominium (CLTA 115.1-06) to Chicago Title Company, LLC
		175.00	
			ALTA 8.1-06 - Environmental Protection Lien (CLTA 110.9-06) to Chicago Title Company, LLC
		175.00	
			ALTA 9-06 - Restrictions, Encroachments, Minerals to Chicago Title Company, LLC
		0.00	
			Title - Chain of Title 24 Month to Chicago Land Agency Services
		250.00	
125.00			Title - Commitment Update Fee to Skoubis & Mantas, LLC
			Title - CPL Fee to Buyer to Chicago Title Insurance Company
		25.00	
			Title - CPL Fee to Lender to Chicago Title Insurance Company
		25.00	
50.00			Title - CPL Fee to Seller to Chicago Title Insurance Company
			Title - E Recording and Service Fees to Chicago Title Company, LLC
		15.00	
			Title - Email Package Fee to Chicago Title Company, LLC
		40.00	
			Title - Escrow Fees to Chicago Title and Trust Company
		1,525.00	
			Title - IL APLD Certificate Service Fee to Chicago Title Company, LLC
		50.00	
			Title - Lender's Title Insurance to Skoubis & Mantas, LLC
		500.00	
			Title - Overnight/Express Delivery Service Fee to Chicago Title Company, LLC
		25.00	
			Title - Policy Update Fee to Chicago Land Agency Services
		125.00	
3.00			Title - State of Illinois Policy Registration Fee to Chicago Title Company, LLC
		2.00	
			Title - Wire Fee to Buyer to Chicago Title and Trust Company
		80.00	
80.00			Title - Wire Fee to Seller to Chicago Title and Trust Company
			Title - Owner's Title Insurance to Skoubis & Mantas, LLC
2,365.00			
			SE 287 - Policy Modification 4 to Chicago Title Company, LLC
		0.00	
			Policies to be issued:
			Owners Policy
			Coverage: \$515,000.00 Premium: \$2,365.00
			Version: ALTA Owner's Policy 2006
			Loan Policy
			Coverage: \$386,250.00 Premium: \$500.00
			Version: ALTA Loan Policy 2006
			GOVERNMENT CHARGES

UNOFFICIAL COPY**MASTER STATEMENT - Continued**

SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
			TITLE & ESCROW CHARGES (continued)
			ALTA 22-06 - Location to Chicago Title Company, LLC
		175.00	
			ALTA 4-06 - Condominium (CLTA 115.1-06) to Chicago Title Company, LLC
		175.00	
			ALTA 8.1-06 - Environmental Protection Lien (CLTA 110.9-06) to Chicago Title Company, LLC
		175.00	
			ALTA 9-06 - Restrictions, Encroachments, Minerals to Chicago Title Company, LLC
		0.00	
			Title - Chain of Title 24 Month to Chicago Land Agency Services
		250.00	
125.00			Title - Commitment Update Fee to Skoubis & Mantas, LLC
			Title - CPL Fee to Buyer to Chicago Title Insurance Company
		25.00	
			Title - CPL Fee to Lender to Chicago Title Insurance Company
		25.00	
50.00			Title - CPL Fee to Seller to Chicago Title Insurance Company
			Title - E Recording and Service Fees to Chicago Title Company, LLC
		16.00	
			Title - Email Package Fee to Chicago Title Company, LLC
		40.00	
			Title - Escrow Fees to Chicago Title and Trust Company
		1,525.00	
			Title - IL APLD Certificate Service Fee to Chicago Title Company, LLC
		50.00	
			Title - Lender's Title Insurance to Skoubis & Mantas, LLC
		500.00	
			Title - Overnight/Express Delivery Service Fee to Chicago Title Company, LLC
		25.00	
			Title - Policy Update Fee to Chicago Land Agency Services
		125.00	
3.00			Title - State of Illinois Policy Registration Fee to Chicago Title Company, LLC
		3.00	
			Title - Wire Fee to Buyer to Chicago Title and Trust Company
		80.00	
80.00			Title - Wire Fee to Seller to Chicago Title and Trust Company
			Title - Owner's Title Insurance to Skoubis & Mantas, LLC
2,365.00			
			SE 287 - Policy Modification 4 to Chicago Title Company, LLC
		0.00	
			Policies to be issued:
			Owners Policy
			Coverage: \$515,000.00 Premium: \$2,365.00
			Version: ALTA Owner's Policy 2006
			Loan Policy
			Coverage: \$386,250.00 Premium: \$500.00
			Version: ALTA Loan Policy 2006
			GOVERNMENT CHARGES

UNOFFICIAL COPY**Closing Disclosure****Closing Information**

Date Issued 08/14/2017
Closing Date 08/14/2017
Disbursement Date 08/14/2017
Settlement Agent Chicago Title and Trust Company
File # 17ST05098PK
Property 930 West Concord Place
 #3
 Chicago, IL 60614

Sale Price \$515,000

Transaction Information

Borrower Bruce C. Ackerman, II
 419 E Knob Hill Dr
 Arlington Heights, IL 60004

Seller Peter G. Venetsanakos
 930 West Concord Place, #3
 Chicago, IL 60614

Summaries of Transactions**SELLER'S TRANSACTION**

M. Due to Seller at Closing	\$515,320.56
01 Sale Price of Property	\$515,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes	
11 Assessments	08/14/17 to 09/30/17 \$320.56
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$378,097.70
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$5,615.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to Wells Fargo Home Mo	\$332,089.06
05 Payoff of Second Mortgage Loan to IHDA	\$33,911.46
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes 2017	01/01/17 to 08/14/17 \$6,481.68
16 Assessments	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$515,320.56
Total Due from Seller at Closing (N)	-\$378,097.70
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$137,222.86

Contact Information**REAL ESTATE BROKER (B)**

Name	
Address	
IL License ID	
Contact	
Contact IL License ID	
Email	
Phone	

REAL ESTATE BROKER (S)

Name	
Address	
IL License ID	
Contact	
Contact IL License ID	
Email	
Phone	

SETTLEMENT AGENT

Name	Chicago Title and Trust Company
Address	1030 West Higgins Road #200 Park Ridge, IL 60068
IL License ID	TA 04-4001563
Contact	Cori Cidlik
Contact IL License ID	
Email	cori.cidlik@ctt.com
Phone	847-384-2600

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Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02 Administration Fee to Caliber Home Loans, Inc.		
03 Lender Paid Broker Compensation to Mortgage Max Corporation dba Chicagoland Home Mor		
04		
05		
06		
07		
08		
09		
B. Services Borrower Did Not Shop For		
01 Appraisal Fee to Act Appraisal		
02 Credit Report Fee to Birchwood Credit Services		
03 Flood Certification to Corelogic Flood		
04 Tax Service Fee to Corelogic		
05		
06		
07		
08		
09		
10		
C. Services Borrower Did Shop For		
01 Title - ALTA 22-06 - Location to Chicago Title Company, LLC		
02 Title - ALTA 4-06 - Condominium (CLTA 115.1-06) to Chicago Title Company, LLC		
03 Title - ALTA 8.1-06 - Environmental Protection Lien (CLTA 110.9-06) to Chicago Title Company		
04 Title - ALTA 9-06 - Restrictions, Encroachments, Minerals to Chicago Title Company, LLC		
05 Title - Chain of Title 24 Month to Chicago Land Agency Services		
06 Title - Commitment Update Fee to Skoubis & Mantas, LLC		\$125.00
07 Title - CPL Fee to Buyer to Chicago Title Insurance Company		
08 Title - CPL Fee to Lender to Chicago Title Insurance Company		
09 Title - CPL Fee to Seller to Chicago Title Insurance Company		\$50.00
10 Title - E Recording and Service Fees to Chicago Title Company, LLC		
11 Title - Email Package Fee to Chicago Title Company, LLC		
12 Title - Escrow Fees to Chicago Title and Trust Company		
13 Title - IL APLD Certificate Service Fee to Chicago Title Company, LLC		
14 Title - Lender's Title Insurance to Skoubis & Mantas, LLC		
15 Title - Overnight/Express Delivery Service Fee to Chicago Title Company, LLC		
16 Title - Policy Update Fee to Chicago Land Agency Services		
17 Title - State of Illinois Policy Registration Fee to Chicago Title Company, LLC		\$3.00
18 Title - Wire Fee to Buyer to Chicago Title and Trust Company		
19 Title - Wire Fee to Seller to Chicago Title and Trust Company		\$80.00
20		
21		
22		

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Closing Cost Details

Other Costs	Seller-Paid	
	At Closing	Before Closing
E. Taxes and Other Government Fees		
01 Recording Fees Deed: \$54.00 Mortgage: \$90.00	\$50.00	
02 City Transfer Tax to MYDEC Chicago Transfer Stamps	\$1,545.00	
03 County Transfer Tax to MYDEC Cook County Transfer Stamps	\$257.50	
04 State Transfer Tax to MYDEC Cook County Transfer Stamps	\$515.00	
05		
F. Prepaids		
01 Homeowner's Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (per day from to)		
04 Property Taxes (mo.)		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance		
02 Mortgage Insurance		
03 Property Taxes		
04		
05		
06		
07		
08 Aggregate Adjustment		
H. Other		
01 Attorney Fees to James F. Kirk		
02 Seller's Attorney Fees to Skoubis & Mantas, LLC	\$500.00	
03 Title - Owner's Title Insurance to Skoubis & Mantas, LLC	\$2,365.00	
04 Title - SE 287 - Policy Modification 4 to Chicago Title Company, LLC		
05 Water Certification to Chicago Land Agency Services	\$125.00	
06		
07		
08		
09		
10		
J. TOTAL CLOSING COSTS	\$5,615.50	

Property of Cook County Clerk's Office

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Closing Disclosure - Attachment

Borrower: Bruce C. Ackerman, II
419 E Knob Hill Dr
Arlington Heights, IL 60004

Seller: Peter G. Venetsanakos
930 West Concord Place
#3
Chicago, IL 60614

Settlement Agent: Chicago Title and Trust Company
1030 West Higgins Road
#200
Park Ridge, IL 60068
(847)384-2600

Closing Date: August 14, 2017

Disbursement Date: August 14, 2017

Property Location: 930 West Concord Place
#3
Chicago, IL 60614

Payoffs Payee/Description	Seller Paid at Closing	Seller Paid Before Closing
Seller's Transactions-Due from Seller at Closing		
N.04 Wells Fargo Home Mortgage Payoff of First Mortgage Loan Loan Payoff	\$332,089.06	
Total Payoff	<u>\$0.00</u>	
	<u>\$332,089.06</u>	
N.05 IHDA Payoff of Second Mortgage Loan Loan Payoff	\$33,911.46	
Total Payoff	<u>\$0.00</u>	
	<u>\$33,911.46</u>	

Confirm Receipt

By signing, you are only confirming that you have received this form.

Peter G. Venetsanakos

Peter G. Venetsanakos

August 14, 2017

Date

The fees input by the Settlement Agent on this closing disclosure are true and accurate.

Chicago Title and Trust Company

Chicago Title and Trust Company
Settlement Agent

8/14/17
Date