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## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

  
\*1809434028\*

Doc# 1809434028 Fee \$48.00  
RHSP FEE: \$9.00 RPRF FEE: \$1.00  
KAREN A. YARBROUGH  
COOK COUNTY RECORDER OF DEEDS  
DATE: 04/04/2018 10:23 AM PG: 1 OF 6

The property identified as: **PIN: 18-26-113-038-0000**

**Address:**

**Street:** 8635 COVINGTON PL

**Street line 2:**

**City:** JUSTICE

**State:** IL

**ZIP Code:** 60458

**Lender:** PNC BANK NA

**Borrower:** WLADYSLAW A KOWALCZYK & KRZYSTYNA KOWALCZYK

**Loan / Mortgage Amount:** \$100,766.00

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:** 83C014B7-CB57-4D08-8AFE-89B12AE034E6

**Execution date:** 3/3/2018

S Y  
P 6  
S N  
M N  
SC Y  
E Y  
INT AV  
D 3-27-18

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This document was prepared by  
(name and address)

**David C Kelly, Asst Vice President**

PNC Bank

P.O. Box 5570

Loc. # 7120

Cleveland, OH 44101

After recording return to:

PNC Bank

P.O. Box 5570

Loc. # 7120

Cleveland, OH 44101

**Mortgage**

(With Future Advance Clause)

THIS MORTGAGE is made on **03/03/2018**

The Mortgagor(s) is(are) **WLADYSLAW A KOWALCZYK; KRISTYNA KOWALCZYK**

7600001828

OLNACS # 28151206

 **PNC BANK**

DS, 822, DS, SUS

If there is more than one, the word "Mortgagor" herein refers to each and all of them.  
The Mortgagee is **PNC Bank, National Association**.

The word "Borrower" means **WLADYSLAW A KOWALCZYK, KRISTYNA KOWALCZYK**.

If there is more than one, the word "Borrower" herein refers to each and all of them.

The maximum principal amount of indebtedness secured by this Mortgage at any one time shall not exceed **One Hundred Thousand Seven Hundred Sixty-Six Dollars And**

**Zero Cents**

(U.S. \$ **100,766.00** )

(referred to herein as the "Principal Amount"), on which interest accrues as set forth in the Note. This limitation of amount does not include interest, fees, service charges, and any advances made under the terms of the Note or this Mortgage to protect Mortgagee's priority and security and to perform any of the promises made by Mortgagor or Borrower to protect Mortgagee's priority and security that the Borrower and Mortgagor have failed to perform. The Note provides that all amounts owing under the Note shall be due on or before **03/08/2030**

This Mortgage secures to Mortgagee: (a) the repayment of the debt evidenced by Borrower's written obligation to Mortgagee (referred to herein as the "Note"), dated **03/03/2018**, which debt is in the Principal Amount shown above; (b) the payment of all other sums, with interest thereon, advanced hereunder for the payment of taxes, assessments, maintenance charges, insurance premiums and costs incurred to protect the security of this Mortgage; (c) the payment of all of Mortgagee's costs of collection, including costs of suit and, if permitted by law, reasonable attorneys' fees and expenses to the maximum extent permitted by law, if suit is filed or other action is taken to collect the sums owing or to protect the security of this Mortgage; (d) payment of any refinancing, substitution, extension, modification, and/or renewal of any said indebtedness, interest, charges, costs and expenses; (e) the performance of Mortgagor's and/or Borrower's covenants and agreements under this Mortgage and the Note; and (f) the repayment of the debt evidenced by any agreement which was replaced by the Note, to the extent that such debt is owed to Mortgagee and has not been paid. For this purpose, in consideration of the aforesaid debt and for the better securing payment of the same, with interest, as aforesaid and costs and counsel fees,

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Mortgagor does hereby mortgage, grant, warrant, convey and assign to Mortgagee the following described property, including existing and future leases, subleases, rents and royalties on the property, together with all improvements now or hereafter erected, and all easements, rights and appurtenances thereon, located and known as:

8635 COVINGTON PL	JUSTICE	IL	60458	COOK
Recording Date	05/15/2014			
Deed Book Number	1413535036	Page Number	N/A	
Tax Parcel Number	18-26-113-038-0000			
Uniform Parcel Number	TOWNSHIP OF LYONS			
Lot and Block Number	N/A N/A			

Mortgagor hereby releases and waives all rights under and by virtue of the homestead exemption laws of this State. The word "Property" herein shall mean all of the foregoing mortgaged property.

To have and to hold the Property unto the Mortgagee, its successors and assigns, forever. Provided, however, that if the Mortgagor and/or Borrower shall pay to Mortgagee the said debt, interest, and all other sums, and perform all covenants and agreements secured hereby, then and from thenceforth, as well, this present Mortgage and the estate hereby granted and conveyed by it shall cease, determine and become void and of no effect, anything hereinbefore contained to the contrary thereof, in anywise notwithstanding.

**Warranty of Title.** Mortgagor warrants and represents to Mortgagee that: (a) Mortgagor is the sole owner of the Property, and has the right to mortgage and convey the Property; (b) the Property is unencumbered except for encumbrances now recorded; and (c) Mortgagor will defend the title to the Property against all claims and demands except encumbrances now recorded.

**Payments.** Any Mortgagor who is also a Borrower agrees and promises that all payments due on the Agreement will be paid when due and as agreed.

**Covenants.** Mortgagor promises and agrees as follows: (a) Mortgagor will maintain the Property in good order and repair; (b) Mortgagor will comply with all laws respecting the ownership and/or use of the Property; (c) if the Property is part of a condominium or planned unit development, Mortgagor will comply with the Declaration and Code of Regulations and all other by-laws, regulations and restrictions of record; (d) Mortgagor will pay and/or perform all obligations under any mortgage, lien, or security agreement which has priority over this Mortgage; (e) Mortgagor will pay or cause to be paid all taxes and other charges assessed or levied on the Property when due and, upon Mortgagee's request, will deliver to the Mortgagee receipts showing the payment of such charges; (f) While any part of the debts secured by this Mortgage remain unpaid, Mortgagor promises to obtain and keep in force property insurance and, if required by federal law, flood insurance on the Property. The property insurance must cover loss of or damage to the Property and must be in an amount sufficient to protect Mortgagee's interests; flood insurance must be of the type and in the amount required by federal law. Mortgagor agrees to provide Mortgagee evidence of required insurance. All policies must name Mortgagee as a loss payee/secured party and must provide for at least 10 days written notice to Mortgagee of reduction in coverage or cancellation. Mortgagor gives Mortgagee the right and power to sign Mortgagor's name on any check or draft from an insurance company and to apply the money to any debt secured by this Mortgage. This is limited to checks and drafts in payment of a claim under an insurance policy for loss or damage to the Property or for returned or rebated premiums on policies insuring the Property. Mortgagor does not have the right to, and agrees that Mortgagor will not, revoke the power of the Mortgagee to make to, and agrees that Mortgagor will not, revoke the power of the Mortgagee to make Mortgagor's endorsement. Mortgagee may exercise the power for Mortgagee's benefit and not for Mortgagor's benefit, except as otherwise provided by law; (g) If Mortgagor fails to keep in force the required insurance and/or fails to provide evidence of such

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insurance to Mortgagee, Mortgagee may notify Mortgagor that Mortgagor should purchase the required insurance at Mortgagor's expense. If Mortgagor fails to purchase the insurance within the time stated in the notice and/or fails to provide evidence of such insurance to Mortgagee, Mortgagee may purchase insurance to protect Mortgagee's interest, to the extent permitted by applicable law, and charge Mortgagor the cost of the premiums and any other amounts Mortgagee incurs in purchasing the insurance. THE INSURANCE MORTGAGEE PURCHASES WILL BE SIGNIFICANTLY MORE EXPENSIVE AND MAY PROVIDE LESS COVERAGE THAN INSURANCE MORTGAGOR COULD PURCHASE OTHERWISE. Mortgagee may receive reasonable compensation for the services which Mortgagee provides in obtaining any required insurance on Mortgagor's behalf. In certain states, the required insurance may be obtained through a licensed insurance agency affiliated with Mortgagee. This agency will receive a fee for providing the required insurance. In addition, an affiliate may be responsible for some or all of the underlying insurance risks and may receive compensation for assuming such risks. If Mortgagor fails to perform any other duty or obligation required by these Covenants, Mortgagee may, at its sole option, advance such sums as it deems necessary to protect the Property and/or its rights in the Property under this Mortgage. Mortgagor agrees to repay Mortgagee any amounts advanced in accordance with this paragraph, with interest thereon, upon demand; (n) Any interest payable to Mortgagee after a judgment is entered or on additional sums advanced shall be at the rate provided for in the Note; (i) Mortgagee may make reasonable entries upon and inspections of the Property after giving Mortgagor prior notice of any such inspection; (j) Mortgagor will not sell, transfer ownership in, or enter into an installment sale contract for the sale of all or any part of the Property; (k) The promises, agreements and rights in this Mortgage shall be binding upon and benefit anyone to whom the Property or this Mortgage is transferred. If more than one Mortgagor signs this Mortgage, each and all of them are bound individually and together. The covenants made in this section and Mortgagee's remedies set forth below shall not merge with any judgment entered in any legal action and shall apply until all amounts owed are paid in full.

**Default.** Mortgagor will be in default under this Mortgage: (a) if there is a default under the Note; (b) if Mortgagor breaks any promise made in this Mortgage; (c) if any Mortgagor dies; (d) if any other creditor tries to take the Property by legal process; (e) if any Mortgagor files bankruptcy or if anyone files an involuntary bankruptcy against any Mortgagor; (f) if any tax lien or levy is filed or made against any Mortgagor or the Property; (g) if any Mortgagor has made any false statement in this Mortgage; or (h) if the Property is destroyed, or seized or condemned by federal, state, or local government.

**Mortgagee's Remedies.** In some instances, federal and state law will require Mortgagee to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Mortgagee may accelerate the maturity of the debt secured by this Mortgage and foreclose this Mortgage in a manner provided by law if Mortgagor is in default.

At the option of the Mortgagor, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice required by law, upon the occurrence of a default or any time thereafter. In addition, Mortgagor shall be entitled to all the remedies provided by law, the terms of this Mortgage, the terms of the Agreement and any related documents.

All remedies are distinct, cumulative and not exclusive, and the Mortgagee is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Mortgagee of any sum in payment or partial payment on the debt secured by this Mortgage after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Mortgagee's right to require complete cure of any existing default. By not exercising any remedy on default, does not waive Mortgagee's right to later consider the event a default if it continues or happens again.

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**Delay in Enforcement.** Mortgagee can delay in enforcing any of its rights under this Mortgage or the Note without losing that right. Any waiver by Mortgagee of any provision of this Mortgage or the Note will not be a waiver of the same or any other provision on any other occasion.

**Assignment.** Mortgagee may sell, transfer or assign this Mortgage without Mortgagor's consent.

**Severability.** If any provision of this Mortgage is held to be invalid or unenforceable, such determination shall not affect the validity or enforceability of the remaining provisions of this Mortgage.

**Waiver.** Mortgagor waives all appraisal and homestead exemptions except to the extent prohibited by law.

**Notices.** Unless otherwise required by law, any notice by Mortgagee to Mortgagor shall be given by delivering it or mailing it by first class mail to the address of the Property, or to such other address specified by Mortgagor in writing to Mortgagee. Notice to one Mortgagor will be deemed notice to all Mortgagors.

**Signatures.** By signing below, Mortgagor agrees to the terms and covenants contained in this Mortgage and in any attachments. Mortgagor also acknowledges receipt of a copy of this Mortgage on the date stated on page 1.

Wladyslaw A. Kowalczyk  
Mortgagor's Signature

Mar 3, '18  
Date

**WLADYSLAW A KOWALCZYK**

Type Mortgagor's Name

Krystyna Kowalczyk  
Mortgagor's Signature

Nov 3, 2018  
Date

**KRYSTYNA KOWALCZYK**

Type Mortgagor's Name

**Acknowledgment:**

State of Illinois, County of COOK } ss  
This instrument was acknowledged before me this 3RD day of March 2018  
by WLADYSLAW A KOWALCZYK AND KRYSTYNA

KOWALCZYK



Susan A. Kurtis  
Notary Public

<p align="center"><b>Loan Originator Names and Nationwide Mortgage Licensing System and Registry (NMLSR) IDs:</b></p> <p><b>Organization:</b> PNC Bank, N.A.  <b>NMLSR ID:</b> 446303  <b>Individual:</b> DANUTA LANDT    <b>NMLSR ID:</b> 575334</p>
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## EXHIBIT A

Credit Request #: ID2028151206

A PARCEL OF LAND BEING A PART OF LOT 1 IN COVINGTON DEVELOPMENT OF JUSTICE, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 26, 2007 AS DOCUMENT 0702609085, IN COOK COUNTY ILLINOIS, SAID PART BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID LOT 1; THENCE NORTH 89 DEGREES 57 MINUTES 33 SECONDS WEST ALONG THE NORTH LINE OF SAID LOT 1, A DISTANCE OF 139.08 FEET; THENCE SOUTH 00 DEGREES 02 MINUTES 27 SECONDS WEST, A DISTANCE OF 34.60 FEET; THENCE SOUTH 35 DEGREES 10 MINUTES 44 SECONDS EAST, A DISTANCE OF 95.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING SOUTH 85 DEGREES 10 MINUTES 44 SECONDS EAST, A DISTANCE OF 35.00 FEET; THENCE SOUTH 04 DEGREES 49 MINUTES 16 SECONDS WEST, A DISTANCE OF 61.60 FEET; THENCE NORTH 85 DEGREES 10 MINUTES 44 SECONDS WEST, A DISTANCE OF 35.00 FEET; THENCE NORTH 04 DEGREES 49 MINUTES 16 SECONDS EAST; A DISTANCE OF 61.50 FEET TO THE POINT OF BEGINNING ALL IN COOK COUNTY, ILLINOIS. TAX ID: 18-26-113-038-0000.