### Illinois Anti-Predatory **Lending Database Program**

Certificate of Exemption



Report Mortgage Fraud 844-768-1713

Doc# 1832047058 Fee \$46.25

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

KAREN A.YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 11/16/2018 12:56 PM PG: 1 OF 4

The property identified as:

PIN: 25-22-117-019-0000

Address:

Street:

11423 S. Calumet

Street line 2:

City: Chicago

Lender: Reginald Ridley, as Beneficiary

Borrower: Brenda Malone-Brown, as Trustor

Loan / Mortgage Amount: \$38,200.00

IL COUNTY CIEPTA'S requ 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: 9981EBCD-F1E2-4027-94FB-A51093864A46

Execution date: 11/16/2018

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# **UNOFFICIAL COPY**

RECORDING REQUESTED BY:
Seneca Insurance Company
160 Water Street, 16<sup>th</sup> Floor
New York, NY 10038

AND WHEN RECORDED MAIL TO: Seneca Insurance Company 160 Water Street, 16<sup>th</sup> Floor Nev / York, NY 10038

SPACE ABOVE THIS LINE FOR RECORDER'S USE

### SHORT FORM DEED OF TRUST & ASSIGNMENT OF RENTS

This Deed of Trust, made this 14th day of November 2018 between Brenda Malone herein called
TRUSTOR, whose address is 19533 Oakwood Lynwad ILand ASAP Bati Brown herein called
TRUSTOR, whose address is 19533 Oakwood Lynwood Teand ASAP Bati Brown herein called boding TRUSTEE, and Reginala Pidley herein called BENEFICIARY. Witnesseth: That Trustor
IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS, to TRUSTEE IN TRUST, WITH POWER OF SALE,
that property in Illino's County, Court, described as: 11423 S. Calumet  Chicago IL 60628
PINH: 25-27-117-019 Chicago IL 60628
PINH: 25-22-117-019 CHICAGO IZ 600-0

Together with the appurtenances thereto and warranting the title to said premises.

To have and to hold the same unto said Trustee and his successors, upon the trusts hereinafter expressed, namely:

For the purpose of securing payment to the said Beneficiary, of the monies due to and of all losses, expenditures and liability suttered, sustained, made or incurred by the SENECA INSURANCE COMPANY, a corporation, hereinafter called the Surety, or by the Beneficiary (and as more fully set forth and described in a certain Bail Bond Agreement, which agreement is made a part hereof by references as though herein fully set forth) on account of, growing out of, or resulting from the execution of certain bail bonds written for defendant, DeAnare Malone, who is facing charges in ClaytonCounty, Georgia POA Prinda Malone Brown

#### Trustor Agrees:

- (a) To keep said property in good condition and repair, not to remove or demolish any building thereon; to maintain adequate insurance thereon and to pay: at least ten days before delinquency all taxes and assessments affecting said property, all encumbrances, charges and liens, with interest, on said property or any part thereof, and all costs, fees and expenses of this Trust.
- (b) That the Surety of Beneficiary, or any successor in ownership of any indebtedness or obligation secured hereby, may from time to time, by instrument in writing recorded in the office of the recorder of the county or counties where said property is situated, shall be conducive proof of proper substitution of such successor Trustee or Substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Surety or Beneficiary and duly acknowledged and Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties.
- (c) That a certificate signed by the Beneficiary at any time hereinafter setting forth that the said bond has been declared forfeited or that a loss, damage, expenditures or liability has been sustained by the

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# UNOFFICIAL COP

Surety or Beneficiary on account of the aforesaid Bond; the date or dates and amount or amounts of such loss, damages, expenditures and/or liability; that payment has been demanded of the party or parties on whose behalf the aforesaid Bond was executed; and that such loss, damages, expenditures or determined liability has not been paid to the Beneficiary, shall be conclusive and binding on the Trustor, and shall be the warrant of the Trustee to proceed forthwith to foreclose and sell upon the security herein, and from the proceeds of sale (after deducting expenses including cost and search of evidence of title) pay to the Beneficiary the amount so certified, including interest at ten percent per annum from demand to date of payment and attorney's fees. Upon delivery of said Certificate to Trustee, Beneficiary may declare all sums or obligations secured hereby due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be duly filed for record.

THE UNDERSIGNED TRUSTOR REQUESTS that a copy of any notice of default and of notice of sale hereunder be mailed to him at this address hereinabove set forth.

State of Illnois )
County of <u>Cook</u> )
On November 14, 2018  before me, Stacie Chambers, a Notary Public, personally appeared Birina Malane-  Erown
know to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.  WITNESS my hand and official seal.
WITNESS my hand and official seal.
Signature Stace Chamber(Seal)
STACIE CHAMBERS Official Seal
Notary Public – State of Illinois My Commission Expires Sep 29, 2021

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Property Address: 11423 S. CALUMET

CHICAGO, IL 60628

PIN #: 25-22-117-019

THE SOUTH 15 FEET OF LOT 10 AND THE NORTH 15 FEET OF LOT 11 IN BLOCK 3 IN SEVENTH RANGE

MAY 4,

Clorks

Office PALMER PARK ADDITION, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO A MAP THEREOF RECORDED MAY 4, 1910, AS DOCUMENT NO. 455435, IN COOK COUNTY, ILLINOIS.