

Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 1834057093 Fee: \$72.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 12/06/2018 11:43 AM Pg: 1 of 13

Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

The property identified as: **PIN: 13-13-417-014-0000**

**Address:**

**Street:** 4023 N. Maplewood Ave.

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60618

**Lender:** Mary L. Driscoll

**Borrower:** Robert P. Signorello and Kristin A. Werner Signorello

**Loan / Mortgage Amount:** \$221,908.24

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:** C20DDF86-8CCF-4F63-A77D-70B67B0E2278

**Execution date:** 12/6/2018

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This document prepared by  
and after recording return to:

Ann M. Fischer  
Gardi & Haught, Ltd.  
939 Plum Grove Road  
Suite C  
Schaumburg, Illinois 60173

*For Recorder's Office Only*

## JUNIOR MORTGAGE

THIS JUNIOR MORTGAGE ("Junior Mortgage"), is made as of November 2, 2018, by and among by ROBERT P. SIGNORELLO an individual resident of the state of Illinois and KRISTIN A. WERNEF-SIGNORELLO an individual resident of the state of Illinois, husband and wife (hereinafter collectively referred to as "Obligors"), whose address is 4023 N. Maplewood Ave., Chicago, Illinois 60618 to MARY L. DRISCOLL, an individual (hereinafter together with its successors and assigns, including each and every, from time to time, holder of the "Note", as hereinafter defined ("Mortgagee"), whose address is 644 W. Arlington Place, Unit 51, Chicago, IL 60614, ATTN: MARY L. DRISCOLL with reference to the following facts:

A. Concurrently with the execution and delivery hereof, Obligors have executed and delivered that certain Mortgage Note, of even date, in the original principal amount of TWO HUNDRED TWENTY ONE THOUSAND NINE HUNDRED EIGHT DOLLARS AND TWENTY FOUR CENTS (\$221,908.24) (the "Note"), pursuant to which Obligors, jointly and severally, have agreed to repay certain obligations of Obligors to Mortgagee as described and evidenced, in part, in the Note; and

B. As partial security for repayment of the Note, Obligors have executed that certain Mortgage and Security Agreement of even date (the "Primary Mortgage") whereby Obligors granted and first and senior lien to Mortgagee in and to that certain real property commonly known as 4023 N. Maplewood Ave., Chicago Illinois 60618 (the "Maplewood Property"); and

C. Obligors and Mortgagee desire and intend that Obligor's covenants and obligations contained in the Note be secured by, among other things, a security interest in and to the "Property", as hereinafter defined, as evidenced by this Junior Mortgage, subject and subordinated to (i) that certain Mortgage (the "First Mortgage") in favor of Statewide Home Mortgage and its assignee JP Morgan Chase Bank (the "First Lender") dated April 13, 2008, as modified. The First Mortgage referred to herein, from time to time, as the "Senior Mortgage". The First Lender referred to herein, from time to time, as the "Senior Lender".

NOW, THEREFORE, to secure the payment and performance of Obligors to Mortgagee, of whatever nature, whether direct or indirect, contingent or fixed, joint or several, whether incurred heretofore, herewith, or hereafter, including, without limitation, pursuant to the Note, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by Obligors, Obligors do hereby grant, bargain, sell, assign, alien, release, remise, transfer, mortgage, convey, pledge and grant a security interest to, and warrant and

Exhibit A - Legal Description

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confirm unto Mortgagee, and its respective beneficiaries, heirs, successors and assigns, forever, all and singular the following described properties (collectively, hereinafter referred to as the "Property"), only subject and subordinated to the Senior Mortgages, to-wit:

(a) The real estate which is legally described on Exhibit A which is attached hereto and hereby incorporated herein and which is commonly known as 4023 N. Maplewood Ave. Chicago, Illinois 60618 which real property, together with any and all easements, rights-of-way, licenses, privileges, and appurtenances thereto and any and all other real property which may at any time hereafter be conveyed by Obligor to Mortgagee as collateral security for Obligors' joint and several obligations under the Note (the "Land");

(b) All buildings, structures, improvements, and fixtures now, or at any time hereafter, installed in or located on any portion of the Land and, all extensions, additions, betterments, substitutions, and replacements thereof;

(c) All rights, privileges, permits, licenses, easements, consents, tenements, and hereditaments now or at any time hereafter belonging to or in any way appertaining to all or any part of the Land or any property or interests now or at any time hereafter comprising a part of the property or interests subject to this Junior Mortgage;

(d) All right, title, and interest of one or both Obligor, whether now or at any time hereafter existing, in all reversions and remainders in or to all or any part of the Land and other property and interests subject to this Junior Mortgage, and all rents, income, issues, profits, proceeds, royalties, and revenues derived from or belonging to all or any part of the Land and other property and interests subject to this Junior Mortgage, or any part thereof;

(e) All rights, whether now or at any time hereafter existing, of either or both Obligor under, pursuant to, or in connection with any and all existing and future leases of, and other agreements affecting, all or any part of the Land and other property and interests subject to this Junior Mortgage; and

(f) Any and all proceeds of the conversion, whether voluntary or involuntary, of all or any part of the Land and other property and interests subject to this Junior Mortgage into cash or liquidated claims, including by way of illustration and not limitation, all proceeds of any insurance policy and all awards and payments, including interest thereon, which may be made with respect to all or any part of the Land or other property and interests subject to this Junior Mortgage, or any estate or easement thereon, as a result of any damage to or destruction of all or any part of the Land or other property and interests subject to this Junior Mortgage, the exercise of the right or power of condemnation or eminent domain, the closing of, or the alteration of the grade of, any street on or adjoining the Land or other property and interests subject to this Mortgage, or any other injury to or decrease in the value of all or any part of the Land or other property and interests subject to this Junior Mortgage, to the extent of all amounts which may be secured by this Junior Mortgage, which said proceeds, awards and payments are hereby assigned to Mortgagee, who are hereby authorized to collect and receive such proceeds, awards, and payments, and to give receipts and acquittances therefor and to apply the same or any part thereof toward the payment of indebtedness secured hereby; and Obligors, jointly and severally hereby agrees upon request, to make, execute and deliver any and all assignments and other instruments sufficient for the

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purpose of assigning said proceeds, awards and payments to Mortgagee, free, clear and discharged of any and all encumbrances of any kind or nature, whatsoever other than to the rights of the Senior Lenders in and to the same.

TO HAVE AND TO HOLD all the Property hereby conveyed and assigned, or intended or entitled so to be, unto Mortgagee, its respective heirs, successors and assigns, forever. Without limitation of the foregoing, Obligors, jointly and severally, hereby further grant unto Mortgagee, pursuant to the provisions of the Uniform Commercial Code as in effect in the state of Illinois, a security interest, as more fully described herein, in all of the above-described property, which property includes, but is not limited to, goods which are or are to become fixtures.

PROVIDED ALWAYS and upon the express condition that, if all of the obligations and all other amounts due and payable under and pursuant to the Note shall be paid, discharged and performed in accordance with the terms and conditions therein contained, then these presents shall become void otherwise this Junior Mortgage shall remain in full force and effect.

Obligors, jointly and severally, do hereby further covenant, agree, represent and warrant to and for the benefit of Mortgagee, and its beneficiaries, heirs, successors and assigns, as follows:

1. **Payment of Principal, Interest, Etc.** Obligors shall promptly pay, when due, the principal, interest and all other amounts which may be due and payable under and pursuant to any and all other agreements to which Obligors are a party, including, without limitation, the Note.
2. **Maintenance, Repair and Restoration of Improvements, Payment of Prior Liens, Etc.** Obligors shall keep the Property in good condition and repair, without waste, and free from mechanics' liens and other liens or claims of any kind or nature whatsoever and pay when due any indebtedness which may be secured by a lien or charge on the Property.
3. **Sale or Transfer of Property or Interest Therein.** Obligors agree that Mortgagee may declare the whole of the sum hereby secured to be immediately due and payable, without notice or demand to Obligors if one or both Obligor shall suffer or permit any equitable or beneficial interest in the Property to become vested in any one or more persons and entities other than Obligor and the Senior Lenders.
4. **Payment of Taxes, Etc.** Obligors shall pay when due, all general real estate taxes, special real estate taxes, special assessments, other governmental or public charges relating to the Property, all encumbrances, ground rents, liens and/or other charges, including interest thereon, and all charges for utilities or services.
5. **Insurance.** Obligors shall, at their sole cost and expense, maintain the current level of insurance in full force and effect and shall name Mortgagee as an additional loss payee under a standard mortgagee endorsement for each such policies of insurance.
6. **Damage to or Destruction of the Property.** If any act or occurrence of any kind or nature (including any casualty on which insurance was not obtained or obtainable) shall result in damage to or loss or destruction of the Property, or any part thereof, Obligors shall give immediate notice thereof to the appropriate insurer and to Mortgagee and, unless otherwise so instructed by Mortgagee, shall promptly, at Obligors' sole cost and expense, restore, repair,

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replace and rebuild the Property as nearly as possible to its value, condition and character immediately prior to such damage, loss or destruction in accordance with plans and specifications submitted to and approved by Mortgagee, which approval shall not be unreasonably withheld, conditioned or delayed.

7. **Condemnation.** Subject to the rights of the Senior Lenders, Obligors hereby assign, transfer and set over unto Mortgagee the entire proceeds of any award or any claim for damages for any of the Property taken or damaged as a result of the exercise of the power of eminent domain or by condemnation.

8. **Acceleration of Indebtedness in Case of Default.** In the event of: (a) any default in the punctual payment of, or performance of any covenants, agreements or conditions set forth in or under the Note following the expiration of all applicable cure periods described therein; or (b) any default in the due and punctual payment of, or performance of any duty under any other indebtedness, or other evidence of encumbrance against the Property as permitted hereunder, including, without limitation, one or more of the Senior Mortgages; or (c) any default in the due and punctual payment of, or performance of any duty under the Primary Mortgage; (d) either Obligor shall become insolvent, file a petition in bankruptcy or become the subject of any voluntary proceeding under the United States Bankruptcy Code (any of the foregoing may be referred to as an "Event of Default"); or (e) an event of default or breach is committed under any other document or instrument executed in favor of Mortgagee, as additional collateral security for repayment and performance of the obligations described in the Note, then, and in every such case, the whole of said principal sum and interest hereby secured shall, subject to the rights of the Senior Lenders in and to the same, at once, at the election of Mortgagee, become immediately due and payable, together with all accrued and unpaid interest and all other amounts due to Mortgagee pursuant to the Note, without notice or demand to any Obligor.

9. **Foreclosure; Expense of Litigation.** When the indebtedness hereby secured, or any part thereof, shall become due, whether by maturity, acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof and to enforce the other rights and remedies available to it pursuant to this Junior Mortgage, or applicable law. The indebtedness secured hereby shall include, and in any such suit to foreclose the lien hereof, there shall be allowed and included as additional indebtedness in the decree which adjudicates the amount due and secured by this Junior Mortgage, all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee (which may be estimated as to items to be expended after entry of the decree) for attorneys' fees, appraisers' fees, costs of documentary evidence, fees of expert witnesses, stenographers' charges, publication costs, and costs of procuring all title searches and examinations, title insurance policies, and similar data and assurances with respect to title as Mortgagee may deem reasonably necessary either to prosecute such suit or to evidence to bidders at any sale which may be had pursuant to such decree, the true condition of the title to or the value of the Property. Further, all such amounts whether incurred before or after any decree or judgment of foreclosure shall be included in the amount required to redeem from any such foreclosure.

10. **Appointment of Receiver.** Upon or at any time after the filing of a complaint to foreclose this Junior Mortgage, or upon the request of Mortgagee and a showing of good cause, the court may appoint a receiver of the Property. Obligors hereby consent to such appointment and agree that such appointment may be made either before or after any judgment of foreclosure, the sale or the confirmation of the sale thereunder, without regard to the solvency or insolvency of any Obligor at the time of application for such receiver and without regard to the then value of the Property, the adequacy of Mortgagee's security or whether the same shall be

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then occupied as a homestead or not. Such receiver shall have full power and authority to operate, manage and conserve the Property, and shall have all the usual powers of receivers in like cases.

11. **Compliance with Illinois Mortgage Foreclosure Law.** The powers, authorities and duties conferred upon Mortgagee, in the event that Mortgagee takes possession of the Property, and any receiver which may be appointed hereunder, shall include all such powers, authority, and duties as may be conferred upon a mortgagee in possession or receiver under and pursuant to the Illinois Mortgage Foreclosure Law, as such may be amended from time to time ("IMFL"). To the extent that IMFL may limit the powers, authorities or duties purportedly conferred hereby, such powers, authorities and duties shall be limited as proscribed by IMFL at the time of their exercise or discharge.

12. **Waiver of Statutory Rights.** OBLIGORS, JOINTLY AND SEVERALLY, HEREBY WAIVE TO THE FULLEST EXTENT PERMITTED BY THE PROVISIONS OF THE STATUTES AND LAWS OF THE STATE OF ILLINOIS, ANY AND ALL RIGHTS OF REDEMPTION FROM SALE OR OTHERWISE UNDER ANY ORDER OR DECREE OF FORECLOSURE AND DISCLAIMS ANY STATUS AND RIGHTS WHICH IT MAY HAVE AS AN "OWNER OF REDEMPTION" AS THAT TERM MAY BE DEFINED IN SECTION 15-1212 OF IMFL, ON BEHALF OF OBLIGOR AND EACH AND EVERY PERSON ACQUIRING ANY INTEREST IN, OR TITLE TO, THE PROPERTY DESCRIBED HEREIN SUBSEQUENT TO THE DATE OF THIS JUNIOR MORTGAGE, AND ON BEHALF OF ALL OTHER PERSONS.

Nothing contained herein is intended to be, or shall be construed to be, a waiver, relinquishment or impairment of Mortgagee's rights to fully and completely enforce all rights of personal liability and personal recourse against all parties obligated under the Note.

13. **Environmental Matters.** Obligors represent, warrant, covenant and agree, jointly and severally, unto Mortgagee as follows:

(a) No Obligor has, nor will any Obligor, use generated, manufactured, produced, stored, released, discharged, or disposed of or on, under or about the Property, or transport to or from the Property any "Hazardous Substance" (as defined herein) or allow any other person or entity to do so;

(b) Obligors shall keep and maintain the Property in compliance with, and shall not cause or permit the Property to be in violation of any Environmental Law (as defined herein) or allow any other person or entity to do so;

(c) Obligors shall give prompt written notice to Mortgagee of:

(i) any proceeding or inquiry by any governmental authority whether federal, state or local, with respect to the presence of any Hazardous Substance on the Property or the migration thereof from or to other property; and

(ii) all claims made or threatened by any third party against any Obligor or the Property relating to any loss or injury resulting from any Hazardous Substance.

(d) Obligors, jointly and severally, shall indemnify, defend and hold harmless Mortgagee, and its beneficiaries, directors, officers, employees, agents, contractors,

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attorneys, other representatives, heirs, successors and assigns from and against any and all loss, damage, cost, expense or liability, including, by way of illustration and not limitation, reasonable attorneys' fees and court costs, directly or indirectly arising out of or attributable to the use, generation, manufacture, production, storage, release, threatened release, discharge, disposal, or presence of a Hazardous Substance on, under or about the Property including without limitation (i) all foreseeable consequential damages; and (ii) the costs of any required or necessary repair, cleanup or detoxification of the Property, and the preparation and implementation of any closure, remedial or other required plans. This indemnity and covenant shall survive the release or reconveyance of the lien of this Junior Mortgage, or the extinguishment of such lien by foreclosure or action in lieu thereof;

For purposes of this Section, the following terms shall have the meanings as set forth below:

(y) "Environmental Laws" shall mean any federal, state or local law, statute, ordinance, or regulation pertaining to health, industrial hygiene, or the environmental conditions on, under or about the Property, including, without limitation, the Comprehensive Environmental Response, Compensation, and Liability Act of 1980 ("CERCLA") as amended, 42 U.S.C. Sections 9601 et seq., and the Resource Conservation and Recovery Act of 1976 ("RCRA") as amended, 42 U.S.C. Sections 6901 et seq.

(z) The term "Hazardous Substance" shall include without limitation:

(i) Those substances included within the definitions of any one or more of the terms "hazardous substances," "hazardous materials," "toxic substances," and "solid waste" in CERCLA, RCRA, and the Hazardous Materials Transportation Act as amended, 49 U.S.C. Sections 1801 et seq., and in the regulations promulgated pursuant to said laws or under applicable state law;

(ii) Those substances listed in the United States Department of Transportation Table (49 CFR 172.101 and amendments thereto) or by the Environmental Protection Agency (or any successor agency) as hazardous substances (40 CFR Part 302 and amendments thereto);

(iii) Such other substances, materials and wastes which are or become regulated under applicable local, state or federal laws, or which are classified as hazardous or toxic under federal, state, or local laws or regulations; and

(iv) Any material, waste or substance which is (A) petroleum, (B) asbestos, (C) polychlorinated biphenyls, (D) designated as a "hazardous substance" pursuant to Section 311 of the Clean Water Act, 33 U.S.C. 1321, or listed pursuant to Section 307 of the Clean Water Act (33 U.S.C. 1317); (E) flammable explosives; or (F) radioactive materials.

14. **Effect of Extensions of Time, Etc.** From time to time, Mortgagee may, but shall not be required to, at its sole and unfettered discretion, without giving notice to or obtaining the consent of any Obligor, or any other party liable or obligated for the payment of any amount or the performance of any obligation under the Note, without liability to Mortgagee, and

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notwithstanding any breach by any Obligor, extend the time for the payment of any indebtedness secured hereby, reduce the payments thereon, release anyone principally or collaterally liable for the payment of all or any part of such indebtedness, elect not to pursue any remedies it may have against any Obligor or any other person or property, accept a renewal note or notes evidencing such indebtedness, modify the terms and time of the payment of said indebtedness, release the Property or any part thereof from the lien of the Note, take or release other or additional security, consent to the granting of an easement on or encumbrance against the Property, join in any extension or subordination agreement, or agree in writing to modify the rate of interest or period of amortization of the obligations of either Obligor. Any actions taken by Mortgagee pursuant to this Section shall not affect the obligations of any Obligor, or any of them, to pay the amounts due under or to perform any obligation required by this Junior Mortgage or the Note, or both, shall not affect the guaranty of any person or entity for the payment of the indebtedness secured thereby; and shall not affect the lien or priority of lien hereof, except in 1 only to the extent expressly agreed to by Mortgagee in writing.

Obligors and Mortgagee agree that in no event shall Mortgagee be construed for any purpose to be a partner, joint venturer, agent or associate of any Obligor or of any lessee, operator, concessionaire, licensee or beneficiary of any Obligor in the conduct of their respective businesses. Mortgagee shall not be deemed to be such a partner, joint venturer, agent or associate of any Obligor on account of Mortgagee becoming a mortgagee in possession or exercising any rights pursuant to this Junior Mortgage. By the execution of this Junior Mortgage, Obligors, jointly and severally, agree to indemnify, defend, and hold Mortgagee and its beneficiaries, agents, officers and other representatives harmless from and against any and all damages, costs, expenses and liability that may be incurred by Mortgagee as a result of a claim that Mortgagee is such partner, joint venturer, agent or associate.

15. **Security Agreement.** It is the intention of Obligors and Mortgagee that this Junior Mortgage shall also constitute a security agreement (with Mortgagee being the secured party thereunder) with respect to those portions of the Property which are subject to Article 9 of the Uniform Commercial Code as in effect from time to time in the state of Illinois ("UCC"), and Obligors, jointly and severally, hereby grant to Mortgagee a security interest in such portions of the Property, and all proceeds thereof, subject and subordinated to only the Senior Lenders pursuant to the applicable Senior Mortgage. Mortgagee may file this Junior Mortgage, or a copy thereof, or a financing statement given pursuant hereto or pursuant to the Note, at the sole cost of Obligors, in the real estate records or other appropriate index as a financing statement for any of such portions of the Property and so filed, such shall constitute a fixture filing. Obligors, jointly and severally, authorize Mortgagee to file any UCC financing statements that may be necessary, covenants to perfect and continue the security interests granted hereby, and Obligors, jointly and severally, agree to execute and deliver to Mortgagee, upon Mortgagee's request, any financing statements as well as extensions, renewals and amendments thereof, and copies of this Junior Mortgage in such form as Mortgagee may require to perfect a security interest in such portions of the Property. Obligors shall pay all costs of preparation and filing such financing statements and any extensions, renewals, amendments, or releases thereof, and shall pay all reasonable costs and expenses of any record searches for financing statements which Mortgagee may reasonably require. Neither Obligor, without the prior written consent of Mortgagee, which consent shall not be unreasonably withheld, conditioned or delayed, shall create or suffer to be created, any other security interest in said portions of the Property, including any replacements or additions thereto, other than the rights in and to the Property previously granted to the Senior Lenders pursuant to the Senior Mortgage. In the event of any Obligor's default under the terms and provisions of any one or more of the Note, in addition to all other rights and remedies enumerated herein or otherwise available to Mortgagee at law, in



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equity, or under said documents, Mortgagee shall have all of the rights and remedies available to a secured party under the UCC, in effect from time to time. With respect to any portion of the Property subject to the UCC, any reference to foreclosure in this Junior Mortgage shall also be deemed to include any method of disposition of collateral authorized under Article 9 of the UCC, whether judicial or non-judicial. Mortgagee, at its sole and unfettered option, may dispose of any portion of the Property subject to the UCC, separately from or together with other portions of the Property, and in any order whatsoever. Written notice, when required by law, given to Obligor at least ten (10) business days before the date of a proposed disposition of the Property, or any part thereof, shall be reasonable notice.

16. **Release.** Upon the payment and discharge of all indebtedness secured hereby and pursuant to the terms of the Note and the payment of a reasonable fee to Mortgagee for the preparation and execution thereof, Mortgagee shall execute and deliver a release of the lien of this Junior Mortgage.

17. **Notice.** Any notice, demand or communication of any kind which Obligor or Mortgagee may desire or be required to give to the other shall be in writing and shall be sufficiently served by delivering the same personally or by depositing the same in the United States Mail, Certified Mail, postage prepaid, or with an express courier, freight charges paid, addressed to the other party at the following addresses:

If to the Mortgagee

Mary Driscoll  
644 W. Arlington Place, Unit 51  
Chicago, IL 60614  
ATTN: Mary Driscoll

With copies to:

Ann Firchner, Esq.  
Gardi & Haight, Ltd.  
939 Plum Grove Road  
Suite C  
Schaumburg, Illinois 60173

If to the Obligors:

Robert P. Signorello  
4023 N. Maplewood Ave.  
Chicago, IL 60618

or at such other address as either party may from time to time designate by like notice to the other. Any notice so sent shall be deemed to have been given one (1) business day after the day of its sending.

18. **Amendment.** This Junior Mortgage may not be amended, changed, modified or terminated, except by written instrument executed by Obligor and Mortgagee.

19. **Waiver of Homestead Exemption.** Obligor, jointly and severally, hereby release and waive all rights and benefits of the homestead exemption laws of the state of Illinois as to all indebtedness secured by this Junior Mortgage.

20. **Governing Law.** This Junior Mortgage shall be governed and be construed in accordance with the laws of the state of Illinois.

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**[SIGNATURES ON FOLLOWING PAGES]**

Property of Cook County Clerk's Office

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IN WITNESS WHEREOF, Obligor has caused these presents to be signed on the day and year first above written.

OBLIGORS:

Robert P. Signorello  
ROBERT P. SIGNORELLO

Kristin A. Werner Signorello  
KRISTIN A. WERNER SIGNORELLO

MORTGAGEE:

Mary L. Briscoll  
MARY L. BRISCOLL

STATE OF ILLINOIS )

) ss:

COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that ROBERT P. SIGNORELLO who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of him., for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 17<sup>th</sup> day of November 2018

[Signature]  
Notary Public

(SEAL)

My commission expires: 12/18/19



STATE OF ILLINOIS )

) ss:

COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that KRISTIN A. WERNER SIGNORELLO who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her own free and voluntary act and as the free and voluntary act of her., for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 17<sup>th</sup> day of November 2018

[Signature]  
Notary Public

(SEAL)

My commission expires: 12/18/19



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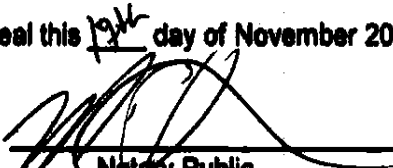
State of Illinois)

) ss.

County of Cook )

I, Michael J. Harrison, a notary public in and for said county, in the State aforesaid, DO HEREBY CERTIFY, that MARY L. DRISCOLL, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such member, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of herself, individually, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 12<sup>th</sup> day of November 2018

  
\_\_\_\_\_  
Notary Public



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## **EXHIBIT A** **LEGAL DESCRIPTION**

**PIN: 13-13-417-014-0000**

**LOT 31 IN BLOCK 6 IN PAUL O. STENSLAND'S SECOND SUBDIVISION IN THE SOUTH ¼ OF THE SOUTHEAST ¼ OF SECTION 13 TOWNSHIP 40 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.**

Property of Cook County Clerk's Office