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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713



1905255164

Doc# 1905255164 Fee \$42.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 02/21/2019 12:30 PM PG: 1 OF 3

The property identified as: **PIN:** 15-08-412-022-0000

Address:

Street: 531 Geneva Avenue

Street line 2:

City: Bellwood

State: IL

ZIP Code: 60104

Lender: Douglas Surovy

Borrower: Dana Cermak

Loan / Mortgage Amount: \$150,000.00

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: 6C72C58F-03DD-42E4-894C-3FD9C4E88B3B

Execution date: 2/19/2019

Prepared by:
 After Recording Return To:
Douglas Surovy
1029 Oakhurst Ln.
Riverwoods, IL 60015

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MORTGAGE

THIS INDENTURE, made on this 13th day of December 2018, between Douglas Surovy ("Lender") residing at 1029 Oakhurst Lane, Riverwoods, IL 60015

herein referred to as "Mortgagee," witnessed: Ms. Dana Cermak ("Borrower"), residing at 4834 West Hawthorne Ave. Hillside, IL 60162

THAT WHEREAS the Mortgagor are justly indebted to the Mortgagee upon the installment note of even date herewith, in the principal sum of One Hundred Fifty Thousand Dollars (\$150,000.00) payable to the order of and delivered to the Mortgagee, in and by which note the Mortgagor promise to pay the said principal sum and interest at the rate and in installments as provided in said note, with a final payment of the balance due on sale of property and all of said principal and interest are made payable at such place as the holders of the note may, from time to time, in writing appoint, and in absence of such appointment, then at the office of the Mortgagee at 1029 Oakhurst Lane., Riverwoods, IL 60015

NOW, THEREFORE, the Mortgagor to secure the payment of the said principal sum of money and said interest in accordance with the terms, provisions and limitations of this mortgage, and the performance of the covenants and agreements herein contained, by the Mortgagor to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY AND WARRANT unto the Mortgagee, and the Mortgagee's successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the County of Cook In The State Of Illinois, to wit :

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS BEING KNOW AS :

THE NORTH 20 FEET OF THE LOT 56 AND THE SOUTH 20 FEET OF THE LOT 57 IN BELLWOOD HIGHLANDS, BEING A SUBDIVISION OF LOTS 1, 2, 3, AND 4 (EXCEPT THE WEST 16.4 FEET OF SAID LOT4) IN STURM ESTATE SUBDIVISION OF PART OF THE SOUTHEAST ¼ OF SECTION 8 , TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN,

Wit the property herein after described, is referred to herein as the "premise,"

Permanent Real Estate Index Number(s): 15-08-412-022-0000

Address of Real Estate:

531 GENEVA AVENUE, BELLWOOD, ILLINOIS 60104

TOGETHER with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all rents, issues and profits thereof for so long and during all such times as Mortgagor may be entitled thereto (which are pledged primarily and on a parity with said real estate and not secondarily) and all apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, refrigeration (whether single units or centrally controlled); and ventilation, including (without restricting the foregoing), screens, window shades, storm doors and windows, floor coverings, inador beds, awnings, stoves and water heaters. All of the foregoing are declared to be a part of said real estate whether physically attached thereto or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the premises by Mortgagor or their successors or assigns shall be considered as constituting part of the real estate.

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TO HAVE AND TO HOLD the premises unto the Mortgagee, and the Mortgagee's successors and assigns, forever, for the purposes, and upon the uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the

State of Illinois, which said rights and benefits the Mortgagor do hereby expressly release and waive.

The name of a record owner is: Ms. Dana Cermak

This mortgage consists of four pages. The covenants, conditions and provisions which appear on pages 3 and 4 are incorporated herein by reference and are a part hereof and shall be binding on Mortgagor, their heirs, successors and assigns.

Witness the hand and seal of Mortgagor the day and year first above written.

Dana Cermak

Dana Cermak

State of Illinois, County of
: Cook

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Ms. Dana Cermak

Personally known to me to be the same person whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this

29 day, of January 2019

Kathryn A Camerano

