

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



Report Mortgage Fraud  
844-768-1713



\*1910716058\*

Doc# 1910716058 Fee \$44.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 04/17/2019 03:05 PM PG: 1 OF 4

The property identified as: **PIN:** 08-23-101-016-0000

**Address:**

**Street:** 1625 W Algonquin Rd

**Street line 2:**

**City:** Mount Prospect

**State:** IL

**ZIP Code:** 60056

**Lender:** Kurian M Kurian

**Borrower:** Nice Group Inc.

**Loan / Mortgage Amount:** \$243,071.88

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 7770 et seq. because the application was taken by an exempt entity.

**Certificate number:** F8486FF3-AF6F-44DB-A426-68BF0C2DB619

**Execution date:** 9/11/2015

*Handwritten signature/initials*

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Prepared by and mail to: <b>KURIAN M KURIAN</b> <del>5600 N</del> River Rd., Suite 800 Rosemont, IL 60018	
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**MORTGAGE**

THIS MORTGAGE is executed by Nice Group Inc., ("Mortgagor"), 1001 E ALGONQUIN RD, ARLINGTON HTS, 60005 who in consideration of \$ 243,071.88 specified in the promissory note hereafter described received from Kurian M. Kurian ("Mortgagee"), of ( Morton Grove, IL), does hereby mortgage to Mortgagee the real property located in Cook County, Illinois, more fully described as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART OF

Property Appraiser's Parcel Identification No. 08 23 191 016 0000

Property Address: 1625 W Algonquin Rd., Mount Prospect, 60056

as security for the satisfaction of the promissory note attached as exhibit "A" (the "note"), and agrees:

1. To pay all taxes, assessments, liens, and encumbrances on that property promptly when due. If they are not promptly paid, Mortgagee may pay them without waiving the option to foreclose, and those payments from the date of payment at the same rate as specified in the note, also shall be secured by this mortgage.
2. To keep all buildings now or hereafter on that land insured against damage by fire and lightning in the sum secured by this mortgage, by an insurer satisfactory to Mortgagee, the insurance policy to be held by and payable to Mortgagee. If Mortgagor does not do this, Mortgagee may do so without waiving the option to foreclose, and the cost of the insurance, with interest from the date of payment at the same rate as specified in the note, shall also be secured by this mortgage. If any sum is paid under a claim on such a policy, Mortgagee may apply it to the indebtedness secured by this mortgage, or may permit Mortgagor to use it for other purposes, without impairing the lien of this mortgage.

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3. To commit, permit, or allow no waste, impairment, or deterioration of the mortgaged property.

4. To pay all expenses reasonably incurred by Mortgagee because of failure of Mortgagor to comply with the agreements in the note or this mortgage, including reasonable attorneys' fees. The cost of this, with interest from the date of payment at the same rate as specified in the note, shall also be secured by this mortgage.

Name Nice Group INC.	
By: <u>Shaju Abraham</u>	<u>9/11/2015</u>
Shaju Abraham, President, NICE GROUP INC Mortgagor	DATE

STATE OF ILLINOIS  
COUNTY OF Cook

The foregoing instrument was acknowledged before me this 11<sup>th</sup> day of September, 2015, by Shaju Abraham and is personally known to me or has produced as identification.

[Signature]  
Notary Public - State of Illinois

OFFICIAL SEAL  
**SAJU S. KANNAM**  
 NOTARY PUBLIC, STATE OF ILLINOIS  
 MY COMMISSION EXPIRES 11-9-2018

Property of Cook County Clerk's Office

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## EXHIBIT A LEGAL DESCRIPTION

### EXHIBIT A

THAT PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 LYING SOUTH OF THE CENTER LINE OF ALGONQUIN ROAD OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF THE NORTHWEST 1/4 OF SAID SECTION 23, WITH THE CENTER LINE OF ALGONQUIN ROAD; THENCE SOUTH ALONG THE WEST LINE OF SAID NORTHWEST 1/4, 257 FEET; THENCE EAST, AT RIGHT ANGLES TO THE LAST DESCRIBED LINE, 156.70 FEET, MORE OR LESS, TO A POINT ON A LINE DRAWN AT RIGHT ANGLES TO THE CENTER LINE OF ALGONQUIN ROAD THROUGH A POINT 257 FEET SOUTHEASTERLY (AS MEASURED ON SAID CENTER LINE) OF THE POINT OF BEGINNING; THENCE NORTHEASTERLY ON THE LAST DESCRIBED LINE, 156.70 FEET, MORE OR LESS, TO CENTER LINE OF ALGONQUIN ROAD; THENCE NORTHWESTERLY ALONG THE CENTER LINE OF ALGONQUIN ROAD, 257 FEET TO PLACE OF BEGINNING (EXCEPT FROM SAID PARCEL THAT PART THERETOFORE DEDICATED OR USED OR TAKEN FOR PUBLIC ROADS AND EXCEPTING THAT PART OF THE CONDEMNED IN CASE NO. 68L14541, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EAST LINE OF BUSSE ROAD, SAID LINE BEING 25 FEET EAST OF AND PARALLEL TO THE WEST LINE OF THE NORTHWEST 1/4 OF SAID SECTION 23, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE SOUTHWESTERLY LINE OF ALGONQUIN ROAD, SAID SOUTHWESTERLY LINE BEING 57 FEET NORMALLY DISTANT FROM THE AFOREMENTIONED CENTER LINE OF ALGONQUIN ROAD; THENCE SOUTH ALONG SAID EAST LINE OF BUSSE ROAD, A DISTANCE OF 197.83 FEET TO A POINT ON THE SOUTH LINE OF THE ABOVEDESCRIBED TRACT; THENCE EAST ALONG SAID SOUTH LINE, A DISTANCE OF 25 FEET TO A POINT; THENCE NORTH PARALLEL TO AND 50 FEET DISTANT FROM SAID WEST LINE OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 11, A DISTANCE OF 145 FEET TO A POINT; THENCE NORTHEASTERLY ALONG A STRAIGHT LINE, A DISTANCE OF 30.60 FEET TO A POINT ON SAID SOUTHWESTERLY LINE OF ALGONQUIN ROAD, SAID POINT BEING 57 FEET SOUTHEASTERLY (AS MEASURED ALONG SAID SOUTHWESTERLY LINE OF ALGONQUIN ROAD) OF THE POINT OF BEGINNING; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF ALGONQUIN ROAD A DISTANCE OF 57 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Address commonly known as:

1625 W. Algonquin Road  
Mount Prospect, IL 60056

PIN # 08-23-101-016-0000

IL Mortgage  
52546011.1

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