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**Illinois Anti-Predatory
Lending Database
Program**

Q2013
Certificate of Exemption

196 NW 149 79 SK



**Report Mortgage Fraud
844-768-1713**

Doc# 1916255151 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 06/11/2019 09:30 AM Pg: 1 of 11

The property identified as: **PIN: 10-25-426-006-0000**

Address:

Street: 2639 W Jarlath St

Street line 2:

City: Chicago

State: IL

ZIP Code: 60645

Lender: Avrom Shultz and Brina Shultz

Borrower: Joseph N Zayan and Lisa A Zayan

Loan / Mortgage Amount: \$300,000.00

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: C77020BA-3C62-441A-AA24-309BCD7038C3

Execution date: 5/31/2019

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Mortgagor:
Joseph N. Zayan and Lisa A. Zayan
Jointly and Severally
2639 W. Jarlath St.
Chicago, IL 60645

Mortgagee:
Avrom Shultz and Brina Shultz,
Jointly and Severally
c/o Law Offices of Ira Piltz
8170 McCormick Blvd, Suite 116
Skokie, IL 60076

Regarding Residential Real Property
Commonly Known As
2639 W. Jarlath St.
Chicago, IL 60645

PREPARED BY AND MAIL TO:
Ira Piltz, Esq.
8170 McCormick Blvd., Suite 116
Skokie, IL 60076

MORTGAGE

THIS MORTGAGE ("Mortgage") made as of the 31st day of May, 2019 by and between JOSEPH N. ZAYAN and LISA A. ZAYAN, Jointly and Severally, ("Mortgagors") and AVROM SHULTZ and BRINA SHULTZ, Jointly and Severally ("Mortgagees").

WITNESSETH:

THAT, WHEREAS, Mortgagors is justly indebted to Mortgagee in the principal sum of **THREE HUNDRED THOUSAND DOLLARS (\$300,000.00)**, guaranteed by Mr. Eric Rothner, evidenced by that certain promissory note in that amount executed by Mortgagors of even date with this Mortgage, made payable to the order of Mortgagee (the "Note") Pursuant to the Note, Mortgagors promises to pay the principal sum and interest at the rate and in installments as provided in the Note, with a final payment of the balance, if not sooner paid, due on May 31, 2020, and all of the principal and interest are payable at such place as the holder of the Note may, from time to time in writing appoint, and in the absence of such appointment, then to: AVROM SHULTZ and BRINA SHULTZ.

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NOW, THEREFORE, Mortgagors, to secure the payment of the principal sum of money and interest in accordance with the terms, provisions and limitations of this Mortgage, and of the Note secured by the Mortgage, and any substitutions and replacements of such balance, and any other sums advanced by Mortgagee to protect the security of this Mortgage or discharge the obligations of Mortgagors under this Mortgage, and the performance of the covenants and agreements contained in this Mortgage by Mortgagors to be performed, and also in consideration of the sum of TEN AND 00/100THS DOLLARS (\$10.00) in hand paid and for other good and valuable consideration, the receipt and sufficiency of which is acknowledged, does, by these presents, GRANT, BARGAIN, SELL, ASSIGN, RELEASE, ASSIGN, TRANSFER, REMISE, CONVEY AND MORTGAGE unto Mortgagee, her successors and assigns forever, and represents and warrants to Mortgagee and grants to Mortgagee and her successors and assigns forever, a continuing security interest in and to the following described real estate and all of its estate, right, title and interest therein, situate, lying and being in the County of Lake and State of Illinois, to wit:

LOT 2 FIRST ADDITION TO D.E. FRERES ROCKWELL-CHASE ADDITION TO ROGERS PARK BEING A SUBDIVISION IN THE EAST 6 2/3 ACRES OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

**Commonly known as: 2639 W. Jarlath Street, Chicago, Illinois 60645-1422
Parcel Identifying Number: 10-26-426-016-0000**

which is referred to in this Mortgage as the "Premises" **TOGETHER** with all improvements, tenements, easements, hereditaments, fixtures, and appurtenances hereunto belonging and all rents, issues and profits thereof and during all such times as Mortgagors 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 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, storm doors and windows, floor coverings, awnings, and water heaters, except all equipment and other personal property used at the Premises which are not fixtures or are used in the business operated at the Premises. All of the foregoing are declared to be a part of said real estate whether physically attached to the Premises or not, and it is agreed that all similar apparatus, equipment or articles hereafter placed in the Premises by Mortgagors or its successors or assigns shall be considered as constituting part of the real estate.

TO HAVE AND TO HOLD the Premises unto Mortgagee, its successors and assigns forever, for the purposes herein set forth.

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. Maintenance, Repair and Restoration of Improvements; Payment of Prior Liens; Insurance, Etc. Mortgagors shall promptly (a) at its option: (i) repair, restore or rebuild any buildings or improvements hereafter on the Premises which may become damaged or be destroyed or, (ii) place funds in escrow at a licensed Illinois title company in an amount equal to the then current outstanding principal balance of the indebtedness secured by this Mortgage; (b) keep said Premises in good condition and repair, without waste, and free from mechanics' liens or claims for lien not expressly subordinated to the lien of this Mortgage, normal wear and tear

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excepted; (c) pay when due any indebtedness which may be secured by a lien or charge on the Premises superior to the lien of this Mortgage, and upon request, exhibit satisfactory evidence of the discharge of such prior lien to Mortgagee; (d) complete within a reasonable time any building or buildings now or at any time in the process of erection upon the Premises; (e) comply with all requirements of law, municipal ordinances or restrictions of record with respect to the Premises and the use thereof; (f) keep all buildings and improvements now or in the future situated on the Premises insured against loss or damage by fire, lightning or windstorm under insurance policies providing for payment by the insurance companies of monies sufficient either to pay the cost of replacing or repairing the buildings and improvements or to pay in full the indebtedness secured by this Mortgage all in companies with Best's rating of A or better, under insurance policies payable, in case of loss or damage, to Mortgagee, such rights to be evidenced by the standard mortgage clause to be attached to each policy; and to deliver a certificate evidencing such clause to Mortgagee upon issuance and renewal; (i) pay each item of indebtedness secured by this Mortgage when due according to the terms hereof or of the Note secured hereby. Notwithstanding the above, Mortgagors shall have the right to contest those items mentioned in clauses (b) and (e) in this Paragraph 1, so long as Mortgagors posts security with Mortgagee, or a title company, necessary in the reasonable discretion of Mortgagee to protect Mortgagee's security granted hereby and to pay off said item in the event the contest is unsuccessful. Mortgagors shall not be entitled to interest on any such funds posted as security.

2. **Representations and Covenants.** Mortgagors hereby represents and covenants to Mortgagee that:

2.1. **Validity of Loan Instruments.** (a) The execution, delivery and performance by Mortgagors of the Note, this Mortgage, and all additional security documents, and the borrowing evidenced by the Note (1) are within the powers of Mortgagors (2) have been duly authorized by all requisite actions; (3) have received all necessary governmental approval (if applicable); and (4) do not violate, to the best of Mortgagor's knowledge, any provision of any law, any order of any court or agency of government or any indenture, agreement or other instrument to which Mortgagors is a party, or by which it or any portion of the Premises is bound, or be in conflict with, result in a breach of, or constitute with due notice and/or lapse of time a default under any such indenture, agreement or other instrument, or result in the creation or imposition of any lien, charge or encumbrance of any nature whatsoever, upon any of its property or assets, except as contemplated by the provisions of this Mortgage and any additional documents securing the Note; and (b) the Note, this Mortgage and any additional documents securing the Note, when executed and delivered by Mortgagors, will constitute the legal valid and binding obligations of Mortgagors, if any, in accordance with their respective terms.

2.2. **Other Information.** All information, papers, reports, balance sheets, statements of profit and loss, and data delivered by Mortgagors to Mortgagee, its agents, employees, representatives or counsel in respect of Mortgagors, and all other documents securing the payment of the Note secured by this Mortgage are accurate and correct in all material respects and complete insofar as completeness may be necessary to give Mortgagee a true and accurate knowledge of the subject matter.

2.3. **Litigation.** There is not now pending against or affecting Mortgagors or others obligated under the terms of this Mortgage and all other documents securing the payment of the Note, nor, to the knowledge of Mortgagors, is there threatened any action,

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suit or proceeding at law or in equity or by or before any administrative agency which, if adversely determined, could materially impair or affect the financial condition or operation of Mortgagors or the Premises.

3. Payment of Taxes. Subject to Mortgagors' right to contest, Mortgagors shall pay before any penalty attaches, all general taxes, and shall pay special taxes, special assessments, water charges, sewer service charges, and other charges against the Premises when due, and shall, upon written request, furnish to Mortgagee duplicate receipts therefor. To prevent default under this Mortgage, Mortgagors shall pay in full under protest, in the manner provided by statute, any tax or assessment that Mortgagors may desire to contest without waving their right to seek appeal or redress at a later time.

4. Prepayment Penalties. Mortgagors may prepay the indebtedness secured by this Mortgage in whole or in part at any time without penalty or notice.

5. Mortgagee's Performance of Defaulted Acts. In case of default (after the expiration of all applicable cure periods), Mortgagee may, but need not, make any payment or perform any act required of Mortgagors in any form and manner deemed expedient. In such event, if Mortgagee makes any such payment or performs any such act, Mortgagee must give notice to Mortgagors that Mortgagee is doing so at the time Mortgagee acts. By way of illustration and not in limitation of the foregoing, Mortgagee may (but need not) do all or any of the following: make payments of principal or interest or other amounts on any lien, encumbrance or charge on any part of the Premises; complete construction; make repairs; collect rents; prosecute collection of any sums due with respect to the Premises; purchase, discharge, compromise or settle any tax lien or any other lien, encumbrance, suit, proceeding, title or claim thereof; contest any tax or assessment; and redeem from any tax sale or forfeiture affecting the Premises. All monies paid for any of the purposes authorized in this Mortgage and all expenses paid or incurred in connection with, including reasonable attorneys' fees, and any other monies advanced by Mortgagee to protect the Mortgaged Premises and the lien hereof, shall be so much additional indebtedness secured hereby, and shall become immediately due and payable upon the performance by Mortgagee, so long as notice is simultaneously delivered to Mortgagors with interest thereon as the Default Rate.

6. Acceleration of Indebtedness in Case of Default. It shall be a default under this Mortgage if one or more of the following events (each, an "Event of Default") shall occur: (a) if default be made in the due and punctual payment of the Note, either of principal or interest or in the payment of any sum required to be paid by Mortgagors or the maker of the Note required or set forth in the Note or pursuant to this Mortgage; (b) if Mortgagors shall file a petition in voluntary bankruptcy or under Title 11 of the United States Code or any other similar law, statute or regulation, state or federal, whether now or hereafter existing, or answer admitting insolvency or inability to pay its debts, or fail to obtain a vacation or stay of involuntary proceedings within sixty (60) days; (c) if Mortgagors shall be adjudicated a bankrupt, or a trustee or receiver shall be appointed for Mortgagors for all of its property or the major part of its property in any involuntary proceedings, or any court shall have taken jurisdiction of the property of Mortgagors, or the major part of its property in any involuntary proceedings for the reorganization, dissolution, liquidation or winding up of Mortgagors and such trustee or receiver shall not be discharged or such jurisdiction relinquished or vacated or stayed on appeal or otherwise stayed within sixty (60) days; (d) if Mortgagors shall make an assignment for the benefit of creditors, or shall admit in writing its inability to pay its debts generally as they become due, or shall consent to the appointment of a

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receiver or trustee or liquidator of all of its property or the major part thereof; (e) if default shall be made in the due observance or performance of any other of the covenants, agreements or conditions contained in this Mortgage and required to be kept or performed or observed by Mortgagors; (f) if any material representation made by Mortgagors or others in, under or pursuant to the Note, this Mortgage shall prove to have been false or misleading in any material aspect as of the date on which such representation was made; (g) if the holder of a mortgage or of any other lien on the Premises (without hereby implying Mortgagee's consent to any such mortgage or other lien) institutes foreclosure proceedings or other proceedings for the enforcement of its remedies thereunder; (h) the sale or other conveyance of the Premises or a substantial part of the assets of Maker; or (i) the direct or indirect acquisition by any person or group of personal or ownership or control of a controlling interest of Maker; then, upon the occurrence of any such Event of Default, and in every such case, the whole of the principal sum hereby secured shall, at once, at the option of Mortgagee, become immediately due and payable, together with accrued interest thereon and any and all other accrued and unpaid charges to Mortgagors.

In every such case, Mortgagee shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure.

7. Foreclosure; Expense of Litigation. When the indebtedness, or any part of the indebtedness, shall become due, whether by acceleration or otherwise, Mortgagee shall have the right to foreclose the lien hereof for such indebtedness or part thereof, and upon the occurrence of an Event of Default, the holder of the Note shall have the right to accelerate the payment of same and institute proceedings to foreclose this Mortgage for the entire amount then unpaid with respect to the Note and this Mortgage. In any suit to foreclose the lien hereof, there shall be allowed and included an additional indebtedness in the decree for sale, all expenditures and expenses which may be paid or incurred by or on behalf of Mortgagee for reasonable attorneys' fees, appraiser's fees, outlays for documentary and expert evidence, stenographer's charges, publication costs, and costs (which may be estimated as to items to be expended after entry of the decree) of procuring all such abstracts of title, 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 Premises. All expenditures and expenses of the nature in this Paragraph mentioned, and such expense and fees as may be incurred in the protection of said Premises and the maintenance of the lien of this Mortgage, including the reasonable fees of any attorney employed by Mortgagee in any litigation or proceeding affecting this Mortgage, the Note or the Premises, including probate and bankruptcy proceedings, or in preparations for the commencement or defense of any proceeding or threatened suit or proceeding, shall be immediately due and payable by Mortgagors, with interest at the Default Rate, defined below, and shall be secured by this Mortgage.

7.1. This Mortgage may be foreclosed once against all, or successively against any portion or portions of the Premises, as Mortgagee may elect. This Mortgage

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and this right of foreclosure shall not be impaired or exhausted by one or any foreclosure or by one or any sale, and may be foreclosed successively and in parts, until all of the Premises have been foreclosed against and sold.

7.2. Any costs and expenses reasonably incurred in connection with any litigation affecting the debt or Mortgagee's title to the Premises shall be added to and be a part of the indebtedness secured by this Mortgage. All such amounts shall be payable by Mortgagors to Mortgagee upon formal demand, and if not paid, shall be included as a part of the mortgage debt and shall include interest at the Default Rate, defined below, from the dates of their respective expenditures. Notwithstanding the above, Mortgagors shall not be liable for Mortgagee's attorneys' fees if Mortgagors is successful in a dispute between Mortgagors and Mortgagee concerning impairment of the security interest granted by this Mortgage.

7.3. The proceeds of any foreclosure sale of the Premises shall be distributed and applied in the following order of priority: first, on account of all costs and expenses incident to the foreclosure proceedings, including all such items as are mentioned in the preceding Paragraph; second, all other items which, under the terms of this Mortgage, constitute secured indebtedness additional to that evidenced by the Note, with interest as provided in this Mortgage; third, all principal and interest remaining unpaid on the Note in the order of priority described in the Note; fourth, any surplus to Mortgagors, its successors or assigns, as their rights may appear.

7.4. After an Event of Default and any applicable notice and cure periods, Mortgagee shall have the right and option to commence a civil action to foreclose the lien on this Mortgage and to obtain an order or judgment of foreclosure and sale, subject to the rights of any tenant or tenants of the Premises. The failure to join any tenant or tenants of the Premises as party defendants in any such civil action or the failure of any such order or judgment to foreclose their rights shall not be asserted by Mortgagors as a defense in any civil action instituted to collect the indebtedness secured hereby, or any part thereof, or any deficiency remaining unpaid after foreclosure and sale of the Premises, any statute or rule of law at any time existing to the contrary notwithstanding.

8. **Due on Sale or Encumbrance; Subordination.** In the event Mortgagors, or in the event Mortgagors is a land trust or the beneficiary thereof (or both), shall otherwise suffer or permit its or his legal or beneficial interest in the Premises to become vested in or become encumbered by any person or persons, firm or corporation who was not, at the date of execution of this Mortgage, so vested with a legal or beneficial interest in the Premises, or Mortgagee of a note secured by an encumbrance on the Premises, or in the event Mortgagors increases the amount of indebtedness owed to any mortgagee of the Premises above the amount of that indebtedness owed to that mortgagee as of the date hereof, then, and in any such event, unless the same shall be done with the prior written consent of Mortgagee, which consent shall not be unreasonably withheld, the happening shall constitute an Event of Default under this Mortgage, and Mortgagee shall be authorized and empowered, at its option, and without affecting the lien created by this Mortgage or the priority of this lien, to declare without notice all sums secured by this Mortgage immediately due and payable.

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Notwithstanding the above, Guarantor shall have the right to record an indemnity mortgage against the Property without further consent from the Mortgagees; said Mortgage being deemed subordinated to this mortgage.

9. Security Agreement. Mortgagors further covenant and agree that this Mortgage shall be recorded upon execution under the provisions of the Illinois Mortgage Act (765 ILCS 905 et seq.) and its recording as a purchase money mortgage shall be governed by all applicable provisions found thereof, as well as by all other applicable provisions.

10. No Right to Convey, Pledge as Security or Grant a Security Interest. For as long as Mortgagors remain liable to Mortgagees for any amounts due and owing under the Note secured by this Mortgage, Mortgagees may not (1) convey this Property; (2) rent this Property to another party; (3) pledge the Property as a Security Interest for any other financial obligation and/or (4) otherwise grant a Mortgage to any successor-in-interest to this Property without either (a) fully satisfying all of their obligations due under the Note or (b) obtaining written consent from the Mortgagees. Any violation of this provision shall be treated as a default of the terms of this instrument and shall allow the Mortgagees to proceed as per the terms allowed herein.

10. Usury Laws, Etc. Mortgagor represents and agrees that the proceeds of the Note are within the purview of the usury laws of the State of Illinois. Mortgagors will obtain an exempt Predatory Lending Certificate prior to the recording of this Mortgage.

11. No Liability on Mortgagee. Notwithstanding anything contained in this Mortgage, Mortgagee shall not be obligated to perform or discharge, and does not by this Mortgage undertake to perform or discharge, any obligation, duty or liability of Mortgagors, whether under this Mortgage, under any contract relating to the Premises or otherwise, and Mortgagors shall and does agree to indemnify against and hold Mortgagee harmless of and from: any and all liability, loss or damage which Mortgagee may incur under or with respect to any portion of the Premises or under or by reason of its exercise of rights under this Mortgage; and any and all claims and demands whatsoever which may be asserted against it by reason of any alleged obligation or undertaking on its part to perform or discharge any of the terms, covenants or agreements contained in any of the contracts, documents or instruments affecting any portion of the Premises or affecting any rights of Mortgagors to the Premises except for those arising out of Mortgagee's gross negligence or willful misconduct. Mortgagee shall not have responsibility for the control, care, management or repair of the Premises or be responsible or liable for any negligence in the management, operation, upkeep, repair or control of the Premises resulting in loss or injury or death to any tenant, licensee, employee, stranger or other person. No liability shall be enforced or asserted against Mortgagee in its exercise of the powers granted to it in this Mortgage, and Mortgagors expressly waives and releases any such liability. Should Mortgagors incur any such liability, loss or damage under any of the leases affecting the Premises or under or by reason of this Mortgage, or in the defense of any claims or demands, Mortgagors agrees to reimburse Mortgagee immediately upon demand for the full amount of such expenditures, including costs, expenses and reasonable attorneys' fees.

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12. Environmental Matters.

12.1. Mortgagors represents and warrants to the Mortgagee that neither Mortgagors, nor any of its affiliates or subsidiaries, nor, to the best of Mortgagor's knowledge, any other person or entity, has ever caused or permitted any Hazardous Material to be placed, held, located or disposed of in, under or at the Premises or any part thereof, and that the Premises has never been used by Mortgagors, or any other affiliates or subsidiaries, or, to the best of Mortgagor's knowledge, by any other person or entity, as a temporary or permanent dump or storage site for any Hazardous Material. "Hazardous Material" means any hazardous, toxic, or dangerous waste, substance or material defined as such in (or for purposes of) the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, any so-called "Superfund" or "Superlien" law, or any other federal, state or local statute, law, ordinance, code, rule, regulation, order of decree regulating, relating to or imposing liability or standards on conduct concerning any hazardous, toxic or dangerous waste, substance or material, as now or at any time hereafter in effect.

12.2 Without limitation on any other provision hereof, Mortgagors will indemnify and hold Mortgagee harmless from and against any and all losses, liabilities, damages, injuries, costs, expenses and claims of any kind whatsoever including, without limitation, any losses, liabilities, damages, injuries, costs, expenses or claims asserted or arising under any of the following (collectively, "Environmental Laws"): The Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, any so-called "Superfund" or "Superlien" law, or any other federal, state or local statute, law, ordinance, code, rule, regulation, order or decree, now or hereafter in force, regulating relating to, or imposing liability or standards on conduct concerning any Hazardous Material paid, incurred, suffered by or asserted against Mortgagee as a direct or indirect result of any of the following regardless of whether or not caused by, or within the control of Mortgagors: (i) the presence of any Hazardous Material on or under, or the escape, seepage, leakage, spillage, discharge, emission, discharging or release of any Hazardous Material from (a) the Premises or any part thereof, or (b) any other real property in which Mortgagors or any of their affiliates or subsidiaries holds any estate or interest whatsoever (including, without limitation, any property owned by a land trust the beneficial interest in which is owned, in whole or in part, by the beneficiary of any of its affiliates or subsidiaries), or (ii) any liens against the Premises permitted or imposed by environmental laws, or any actual or asserted liability or obligations of Mortgagors or any of their affiliates or subsidiaries under any environmental laws, or (iii) any actual or asserted liability or obligations of Mortgagors or any of its affiliates or subsidiaries under any environmental law relating to the Premises.


12.3 Mortgagors will comply with all applicable environmental laws, rules and regulations related to hazardous wastes, materials and substances.

12.4 Mortgagors will notify Mortgagee, in writing, immediately after Mortgagors has actual or constructive notice of the release of any hazardous waste, material or substances onto Mortgaged Property and to take prompt and diligent remedial action.


13. Incorporation. The terms of the Note secured by this Mortgage are incorporated into this Mortgage by reference and are specifically made a part of this Mortgage and shall be binding upon Mortgagors, its successors and assigns.

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

By 

 JOSEPH ZAYAN

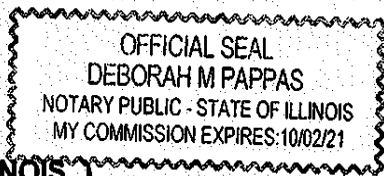
By 

 LISA ZAYAN

STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

I, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY** that JOSEPH N. ZAYAN, 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 as such, he signed, and delivered the said instrument as his free and voluntary act, and as the free and voluntary act and deed of said company, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 31 day of May, 2019.



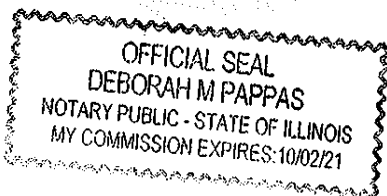



 Notary Public

STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

I, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY** that LISA A. ZAYAN, 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 as such, he signed, and delivered the said instrument as his free and voluntary act, and as the free and voluntary act and deed of said company, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 31 day of May, 2019.





 Notary Public

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EXHIBIT A

LEGAL DESCRIPTION

LOT 2 FIRST ADDITION TO D.E. FRERES ROCKWELL-CHASE ADDITION TO ROGERS PARK BEING A SUBDIVISION IN THE EAST 6 2/3 ACRES OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

**Commonly known as: 2639 W. Jarlath Street, Chicago, Illinois 60645-1422
Parcel Identifying Number: 10-26-426-006-0000**

RothnerZayan Indemnity Mortgage v2 052819

Property of Cook County Clerk's Office