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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713



1917106026

Doc# 1917106026 Fee \$93.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 06/20/2019 10:17 AM PG: 1 OF 8

The property identified as: PIN: 05-06-404-001-0000

Address:

Street: 925 SHERIDAN RD

Street line 2:

City: GLENCOE

State: IL

ZIP Code: 60022

Lender: PNC BANK NATIONAL ASSOCIATION

Borrower: JUAN SEBASTIAN ESPINOSA, NATALIE J ESPINOSA

Loan / Mortgage Amount: \$160,388.90

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.

S Y
P 8
S N
M N
SC Y
E N
INT DI
D 6-18-19

Certificate number: C2ED8787-3564-441A-959E-D3FFF04C08F1

Execution date: 5/24/2019

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This document was prepared by
(name and address)
David C Kelly, Asst Vice President
PNC Bank
P.O. Box 5570
Loc. # 7120
Cleveland, OH 44101
After recording return to:

PNC Bank
P.O. Box 5570
Loc. # 7120
Cleveland, OH 44101

Mortgage

(With Future Advance Clause)

OLNACS # 30675293
21, SVS, KD
PNC BANK

THIS MORTGAGE is made on **05/24/2019**
The Mortgagor(s) is (are) **JUAN SEBASTIAN ESPINOSA; NATALIE J
ESPINOSA; HORACIO DANTE ESPINOSA; DORA ESPINOSA**

H + W

If there is more than one, the word "Mortgagor" herein refers to each and all of them.
The Mortgagee is **PNC Bank, National Association**.
The word "Borrower" means **JUAN SEBASTIAN ESPINOSA,
NATALIE J ESPINOSA**.

If there is more than one, the word "Borrower" herein refers to each and all of them.
The maximum principal amount of indebtedness secured by this Mortgage at any one
time shall not exceed **One Hundred Sixty Thousand Three Hundred Eighty-Eight
Dollars And Ninety Cents** (U.S. \$**160,388.90**)

(referred to herein as the "Principal Amount"), on which interest accrues as set forth in
the Note. This limitation of amount does not include interest, fees, service charges,
and any advances made under the terms of the Note or this Mortgage to protect
Mortgagee's priority and security and to perform any of the promises made by
Mortgagor or Borrower to protect Mortgagee's priority and security that the Borrower
and Mortgagor have failed to perform. The Note provides that all amounts owing under
the Note shall be due on or before **06/02/2049**

This Mortgage secures to Mortgagee: (a) the repayment of the debt evidenced by
Borrower's written obligation to Mortgagee (referred to herein as the "Note"),
dated **05/24/2019**, which debt is in the Principal Amount shown above; (b) the
payment of all other sums, with interest thereon, advanced hereunder for the payment
of taxes, assessments, maintenance charges, insurance premiums and costs incurred
to protect the security of this Mortgage; (c) the payment of all of Mortgagee's costs of
collection, including costs of suit and, if permitted by law, reasonable attorneys' fees
and expenses to the maximum extent permitted by law, if suit is filed or other action
istaken to collect the sums owing or to protect the security of this Mortgage; (d)
payment of any refinancing, substitution, extension, modification, and/or renewal of
any said indebtedness, interest, charges, costs and expenses; (e) the performance of

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Mortgagor's and/or Borrower's covenants and agreements under this Mortgage and the Note; and (f) the repayment of the debt evidenced by any agreement which was replaced by the Note, to the extent that such debt is owed to Mortgagee and has not been paid. For this purpose, in consideration of the aforesaid debt and for the better securing payment of the same, with interest, as aforesaid and costs and counsel fees, Mortgagor does hereby mortgage, grant, warrant, convey and assign to Mortgagee the following described property, including existing and future leases, subleases, rents and royalties on the property, together with all improvements now or hereafter erected, and all easements, rights and appurtenances thereon, located and known as:

925 SHERIDAN RD	GLENCOE	IL	60022	COOK
Recording Date	02/21/2018			
Deed Book Number	1805249071	Page Number		N/A
Tax Parcel Number	05-06-404-001-0000			
Uniform Parcel Number	CITY OF GLENCOE			
Lot and Block Number	N/A N/A			

Mortgagor hereby releases and waives all rights under and by virtue of the homestead exemption laws of this State. The word "Property" herein shall mean all of the foregoing mortgaged property.

To have and to hold the Property unto the Mortgagee, its successors and assigns, forever. Provided, however, that if the Mortgagor and/or Borrower shall pay to Mortgagee the said debt, interest and all other sums, and perform all covenants and agreements secured hereby, then and from thenceforth, as well, this present Mortgage and the estate hereby granted and conveyed by it shall cease, determine and become void and of no effect, anything hereinbefore contained to the contrary thereof, in anywise notwithstanding.

Warranty of Title. Mortgagor warrants and represents to Mortgagee that: (a) Mortgagor is the sole owner of the Property, and has the right to mortgage and convey the Property; (b) the Property is unencumbered, except for encumbrances now recorded; and (c) Mortgagor will defend the title to the Property against all claims and demands except encumbrances now recorded.

Payments. Any Mortgagor who is also a Borrower agrees and promises that all payments due on the Agreement will be paid when due and as agreed.

Covenants. Mortgagor promises and agrees as follows: (a) Mortgagor will maintain the Property in good order and repair; (b) Mortgagor will comply with all laws respecting the ownership and/or use of the Property; (c) If the Property is part of a condominium or planned unit development, Mortgagor will comply with the Declaration and Code of Regulations and all other by-laws, regulations and restrictions of record; (d) Mortgagor will pay and/or perform all obligations under any mortgage, lien, or security agreement which has priority over this Mortgage; (e) Mortgagor will pay or cause to be paid all taxes and other charges assessed or levied on the Property when due and, upon Mortgagee's request, will deliver to the Mortgagee receipts showing the payment of such charges; (f) While any part of the debts secured by this Mortgage remain unpaid, Mortgagor promises to obtain and keep in force property insurance and, if required by federal law, flood insurance on the Property. The property insurance must cover loss of or damage to the Property and must be in an amount sufficient to protect Mortgagee's interests; flood insurance must be of the type and in the amount required by federal law. Mortgagor agrees to provide Mortgagee evidence of required insurance. All policies must name Mortgagee as a loss payee/secured party and must provide for at least 10 days written notice to Mortgagee of reduction in coverage or cancellation. Mortgagor gives Mortgagee the right and power to sign Mortgagor's name on any check or draft from an insurance company and to apply the money to

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any debt secured by this Mortgage. This is limited to checks and drafts in payment of a claim under an insurance policy for loss or damage to the Property or for returned or rebated premiums on policies insuring the Property. Mortgagor does not have the right to, and agrees that Mortgagor will not, revoke the power of the Mortgagee to make Mortgagor's endorsement. Mortgagee may exercise the power for Mortgagee's benefit and not for Mortgagor's benefit, except as otherwise provided by law; (g) If Mortgagor fails to keep in force the required insurance and/or fails to provide evidence of such insurance to Mortgagee, Mortgagee may notify Mortgagor that Mortgagor should purchase the required insurance at Mortgagor's expense. If Mortgagor fails to purchase the insurance within the time stated in the notice and/or fails to provide evidence of such insurance to Mortgagee, Mortgagee may purchase insurance to protect Mortgagee's interest, to the extent permitted by applicable law, and charge Mortgagor the cost of the premiums and any other amounts Mortgagee incurs in purchasing the insurance. THE INSURANCE MORTGAGEE PURCHASES WILL BE SIGNIFICANTLY MORE EXPENSIVE AND MAY PROVIDE LESS COVERAGE THAN INSURANCE MORTGAGOR COULD PURCHASE OTHERWISE. Mortgagee may receive reasonable compensation for the services which Mortgagee provides in obtaining any required insurance on Mortgagor's behalf. In certain states, the required insurance may be obtained through a licensed insurance agency affiliated with Mortgagee. This agency will receive a fee for providing the required insurance. In addition, an affiliate may be responsible for some or all of the underlying insurance risks and may receive compensation for assuming such risks. If Mortgagor fails to perform any other duty or obligation required by these Covenants, Mortgagee may, at its sole option, advance such sums as it deems necessary to protect the Property and/or its rights in the Property under this Mortgage. Mortgagor agrees to repay Mortgagee any amounts advanced in accordance with this paragraph, with interest thereon, upon demand; (h) Any interest payable to Mortgagee after a judgment is entered or on additional sums advanced shall be at the rate provided for in the Note; (i) Mortgagee may make reasonable entries upon and inspections of the Property after giving Mortgagor prior notice of any such inspection; (j) Mortgagor will not sell, transfer ownership in, or enter into an installment sale contract for the sale of all or any part of the Property; (k) The promises, agreements and rights in this Mortgage shall be binding upon and benefit anyone to whom the Property or this Mortgage is transferred. If more than one Mortgagor signs this Mortgage, each and all of them are bound individually and together. The covenants made in this section and Mortgagee's remedies set forth below shall not merge with any judgment entered in any legal action and shall apply until all amounts owed are paid in full.

Default. Mortgagor will be in default under this Mortgage: (a) if there is a default under the Note; (b) if Mortgagor breaks any promise made in this Mortgage; (c) if any Mortgagor dies; (d) if any other creditor tries to take the Property by legal process; (e) if any Mortgagor files bankruptcy or if anyone files an involuntary bankruptcy against any Mortgagor; (f) if any tax lien or levy is filed or made against any Mortgagor or the Property; (g) if any Mortgagor has made any false statement in this Mortgage; or (h) if the Property is destroyed, or seized or condemned by federal, state or local government.

Mortgagee's Remedies. In some instances, federal and state law will require Mortgagee to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Mortgagee may accelerate the maturity of the debt secured by this Mortgage and foreclose this Mortgage in a manner provided by law if Mortgagor is in default.

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At the option of the Mortgagor, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice required by law, upon the occurrence of a default or any time thereafter. In addition, Mortgagor shall be entitled to all the remedies provided by law, the terms of this Mortgage, the terms of the Agreement and any related documents.

All remedies are distinct, cumulative and not exclusive, and the Mortgagee is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Mortgagee of any sum in payment or partial payment on the debt secured by this Mortgage after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Mortgagee's right to require complete cure of any existing default. By not exercising any remedy on default, Mortgagee does not waive Mortgagee's right to later consider the event a default if it continues or happens again.

Delay in Enforcement. Mortgagee can delay in enforcing any of its rights under this Mortgage or the Note without losing that right. Any waiver by Mortgagee of any provision of this Mortgage or the Note will not be a waiver of the same or any other provision on any other occasion.

Assignment. Mortgagee may sell, transfer or assign this Mortgage without Mortgagor's consent.

Severability. If any provision of this Mortgage is held to be invalid or unenforceable, such determination shall not affect the validity or enforceability of the remaining provisions of this Mortgage.

Waiver. Mortgagor waives all appraisal and homestead exemptions except to the extent prohibited by law.

Notices. Unless otherwise required by law, any notice by Mortgagee to Mortgagor shall be given by delivering it or mailing it by first class mail to the address of the Property, or to such other address specified by Mortgagor in writing to Mortgagee. Notice to one Mortgagor will be deemed notice to all Mortgagors.

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Signatures. By signing below, Mortgagor agrees to the terms and covenants contained in this Mortgage and in any attachments. Mortgagor also acknowledges receipt of a copy of this Mortgage on the date stated on page 1.

Juan Sebastian Espinosa 5/24/2019
Mortgagor's Signature Date

JUAN SEBASTIAN ESPINOSA
Type Mortgagor's Name

Natalie A. Espinosa 5-24-19
Mortgagor's Signature Date

NATALIE J ESPINOSA
Type Mortgagor's Name

Horacio Dante Espinosa 5/24/19
Mortgagor's Signature Date

HORACIO DANTE ESPINOSA
Type Mortgagor's Name

Dora Espinosa 5/24/19
Mortgagor's Signature Date

DORA ESPINOSA
Type Mortgagor's Name

Mortgagor's Signature Date

Type Mortgagor's Name

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Acknowledgment:

State of Illinois, County of Cook }ss

This instrument was acknowledged before me this 24th day of May
2019 by Juan Sebastian Espinosa, Natalia J Espinosa, Dora Espinosa
Horacio Dante Espinosa

(Seal)

[Signature]
Notary Public



Loan Originator Names and Nationwide Mortgage Licensing System and Registry (NMLSR) IDs:

Organization: PNC Bank, N.A.
NMLSR ID: 446303
Individual: ZACHARIAH SCHULTZ

NMLSR ID: 1687016

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EXHIBIT A

Credit Request #: ID2030675293

LOT 1 IN MAPLE HILL SUBDIVISION OF PART OF LOT 6, IN OWNER'S SUBDIVISION OF CERTAIN LANDS IN SECTIONS 5, 6 AND 7, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF MAPLE HILL SUBDIVISION, RECORDED JULY 31, 1923 AS DOCUMENT NO. 8045372, IN COOK COUNTY, ILLINOIS. TAX ID: 05-06-404-001-0000.

Property of Cook County Clerk's Office