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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713



Doc# 1918306058 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 07/02/2019 10:12 AM PG: 1 OF 3

The property identified as: **PIN:** 19-35-118-081-0000

Address:

Street: 3807 West 81st Place

Street line 2:

City: Chicago

State: IL

ZIP Code: 60652

Lender: Nicolas Villa and Imelda Villa

Borrower: Juan P. Caldera-Chavez and Jacqueline Reyes

Loan / Mortgage Amount: \$179,930.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 777/0 et seq. because the application was taken by an exempt entity.

Old Republic Title
9601 Southwest Highway
Oak Lawn, IL 60453

19102481 2/2

S Y
R 3
S —
M —
SC Y
E —
INT ##

Certificate number: 82664F2A-1970-4E4A-B611-067A9D891623

Execution date: 6/20/2019

UNOFFICIAL COPY**MORTGAGE (ILLINOIS)**

THIS AGREEMENT, made entered into on **June 20, 2019**, between **JUAN P. CALDERA-CHAVEZ & JACQUELINE REYES**, of **3807 West 81st Place, Chicago, IL 60452** (hereafter referred to as **Mortgagors**) and **NICOLAS VILLA & IMELDA VILLA**, of **5724 West 83rd Place, Burbank, Illinois 60459**, (hereafter referred to as **Mortgagees**) witnesseth:

THAT WHEREAS the Mortgagors are justly indebted to the Mortgagees upon the Note dated **June 20, 2019** herewith, in the principal sum of **ONE HUNDRED SEVENTY NINE THOUSAND NINE HUNDRED THIRTY AND 00/100 DOLLARS (\$179,930.00)**, payable to the order of and delivered to the Mortgagee, in and by which note that Mortgagor promise to pay the said principal sum and interest, if any, at the rate and in installments as provided in said note, with a final payment of the balance due on the **1st day of July 2049** ("**Maturity Date**"), 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 **NICOLAS VILLA & IMELDA VILLA 5724 West 83rd Place, Burbank, Illinois 60459**

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 sum of Ten Dollars (\$10.00) in hand paid, the receipt whereof is hereby acknowledged, does by these present **CONVEYS AND WARRANTS** 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 **CITY OF CHICAGO, COUNTY OF COOK IN STATE OF ILLINOIS**, to wit:

THE WEST 15 FEET OF LOT 3 AND LOT 4 (EXCEPT THE WEST 10 FEET THEREOF) IN BLOCK 2 IN WALLACE G CLARK AND COMPANY'S THIRD ADDITION TO CLARKDALE SUBDIVISION OF THE SOUTH WEST QUARTER OF THE NORTH WEST QUARTER OF SECTION 35, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

which, with the property hereinafter described, is referred to herein as the "premises,"

Permanent Real Estate Index Number(s): 19-35-118-081-0000

Address of Real Estate: 3807 West 81st Place, Chicago, Illinois 60652

TOGETHER with all improvements, tenements, 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

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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.

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 the recorded owner is Juan P. Caldera Chavez and Jacqueline Reyes.

This mortgage consists of five pages. The covenants, conditions and provisions appearing on pages 3, 4, and 5 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.

Juan P Caldera (SEAL) Date: June 20, 2019
JUAN P. CALDERA CHAVEZ

Jacqueline Reyes (SEAL) Date: June 20, 2019
JACQUELINE REYES

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 Juan P. Caldera Chavez and Jacqueline Reyes 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, sealed and delivered the said instrument as his free and voluntary act, for the used and purposed therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 20th day of June, 2019.

Cheryl Trotto
NOTARY PUBLIC

Prepared by:
Zbigniew "Ziggy" Kois
Attorney at Law
7163 West 84th Street
Burbank, IL 60459
(708)467-0033



RECORD AND RETURN TO:

Nicolas + Imelda Villa
5724 w. 83rd Place
Burbank, IL 60459