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\*2001308366\*

Doc# 2001308366 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 01/13/2020 02:21 PM PG: 1 OF 4

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

The property identified as: PIN: 19-35-221-037-0000

Address:

Street: 3515 W. Columbus Ave

Street line 2:

City: Chicago

State: IL

ZIP Code: 60652

Lender: Michael Flannery

Borrower: Oscar Corona

Loan / Mortgage Amount: \$120,000.00

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: 5A42DB46-3414-4150-AAB9-2A4AF25F7E95

Execution date: 1/8/2020

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## MORTGAGE

This Mortgage is made and effective this **January 8, 2020**

### BETWEEN:

**Oscar Corona** hereinafter termed as "Borrower", having an address of 3637 W 64<sup>th</sup> St., Chicago, IL. 60629, State Illinois. *\* a single man*

### AND:

**Michael Flannery** hereinafter termed as "Lender", having an address 5347 S. Mulligan, Chicago, IL. 60638

### RECITALS:

This Mortgage is given by Borrower to Lender, which term includes any holder of this Mortgage, to secure the payment of the PRINCIPAL SUM of One Hundred Twenty Thousand Dollars (\$120,000.00) together with interest thereon computed on the outstanding balance of One Hundred Twenty Thousand Dollars (\$120,000.00) all as provided in a Promissory Note having the same date as this Mortgage, and also to secure the performance of all the terms, covenants, agreements, conditions and extensions of the Note and this Mortgage.

In consideration of the loan made by Lender to Borrower and for the purpose expressed above, Borrower does hereby grant and convey to Lender, with MORTGAGE COVENANTS, the Mortgaged Property and all the improvements and fixtures now and hereafter a part thereof, described in "Exhibit A" (hereinafter "Mortgaged Property") attached hereto and made a part hereof;

Borrower further covenants and agrees that:

1. No superior mortgage or the note secured by it will be modified without the consent of Lender hereunder.
2. Borrower will make in addition to each payment due under the Note secured by this Mortgage a payment directly to the County Treasurer for the 2020 taxes and subsequent years for real estate taxes. Additionally Borrower shall pay all assessments and other municipal charges which can become a lien against the Mortgaged Property.
3. In the event that Borrower fails to carry out the covenants and agreements set forth herein, Lender may do and pay for whatever is necessary to protect the value of and Lender's rights in the property and any amounts so paid shall be added to the Principal Sum due Lender hereunder.

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4. As additional security hereunder, Borrower hereby assigns to Lender, Borrower's rents of the Mortgaged Property, and upon default the same may be collected without the necessity of making entry upon the Mortgaged Property.
5. In the event that any condition of this Mortgage or any senior mortgage shall be in default for Ten (10) days, the entire debt shall become immediately due and payable at the option of Lender. Lender shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred.
6. In the event that Borrower transfers either legal or equitable ownership or any security interest in the Mortgaged Property, whether voluntarily or involuntarily, Lender may at its option declare the entire debt due and payable.
7. This Mortgage is also security for all other direct and contingent liabilities of Borrower to Lender, which are due or become due and whether now existing or hereafter contracted.
8. Borrower shall maintain adequate insurance on the Mortgaged Property in amounts and form of coverage acceptable to Lender and Lender shall be a named insured as its interest may appear.
9. Borrower shall not commit waste or permit others to commit actual, permissive or constructive waste on the Mortgaged Property.
10. Borrower further covenants and warrants to Lender that Borrower is indefeasibly seized of the Mortgaged Property in fee simple; that Borrower has lawful authority to mortgage the Mortgaged Property and that the Mortgaged Property is free and clear of all encumbrances except as may be expressly contained herein.

This Mortgage is upon the STATUTORY CONDITION and the other conditions set forth herein, for breach of which Lender shall have the STATUTORY POWER OF SALE to the extent existing under the laws of the State of Illinois.

IN WITNESS WHEREOF, both Borrower and Lender executed this Deed on the date first above written.

**BORROWER:**



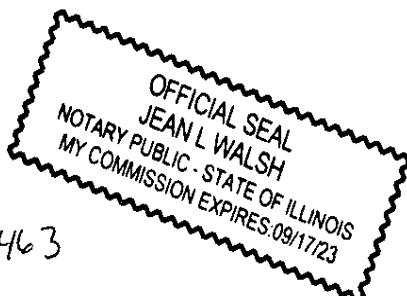
**Oscar Corona**

Sign and sworn before me this 8<sup>th</sup> day of January, 2020



Notary Public

Prepared By / mail To  
William Dowd  
7480 W. College Dr  
Ste 103  
2 Palms Heights IL 60463



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## EXHIBIT A

THAT PART OF LOT 644 IN THE SOUTHWEST HIGHLANDS AT 79TH AND KEDZIE AND UNIT #3, BEING A SUBDIVISION OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 35, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT LANDS DEEDED TO RAILROAD AND EXCEPT STREETS HERETOFORE DEDICATED) DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE SOUTHERLY LINE OF COLUMBUS AVENUE AND THE WEST LINE OF ST. LOUIS AVENUE SAID INTERSECTION BEING THE NORTHEASTERLY CORNER OF LOT 644; THENCE SOUTHWESTERLY ALONG THE SOUTHERLY LINE OF COLUMBUS AVENUE, A DISTANCE OF 214.43 FEET; THENCE SOUTHEASTERLY ON A LINE DRAWN AT RIGHT ANGLES TO THE SOUTHERLY LINE OF COLUMBUS AVENUE, A DISTANCE OF 116 FEET TO THE SOUTHERLY LINE OF LOT 644; THENCE NORTHEASTERLY ALONG THE SOUTHERLY LINE OF LOT 644 A DISTANCE OF 150 FEET TO THE SOUTH EAST CORNER OF LOT 644; THENCE NORTHWESTERLY ON A LINE DRAWN AT RIGHT ANGLES TO THE SOUTHERLY LINE OF LOT 644, A DISTANCE OF 51.75 FEET; THENCE NORTH ON THE WEST LINE OF ST. LOUIS AVENUE, A DISTANCE OF 90.36 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Commonly known as: 3515 W. Columbus Ave, Chicago, IL. 60652

PIN: 19-35-221-037-0000

Property of Cook County Clerk's Office