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Illinois Anti-Predatory Lending Database Program

Doc#: 2118717020 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 07/06/2021 02:27 PM Pg: 1 of 5

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN: 03-10-206-002-0000**

Address:

Street: 35 George Road

Street line 2:

City: Wheeling

State: IL

ZIP Code: 60090

Lender: Shin Ja Jeong

Borrower: Sunghwan Kim and Gwi Hwan Kim

Loan / Mortgage Amount: \$240,000.00

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 or person.

Certificate number: 3EBDD5FC-574A-4741-B32C-2A81996AADA4

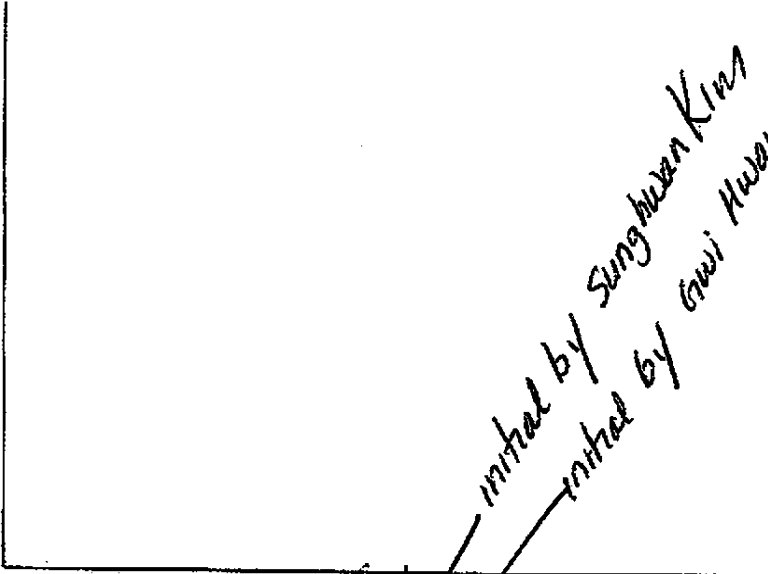
Execution date: 5/26/2021

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After Recording, please mail to:

Shin Ja Jeong
945 Florence Dr.
Park Ridge, IL 60028

This mortgage consists of six pages. The covenants, conditions and provisions appearing on subsequent pages are incorporated herein by reference and are a part hereof and shall be binding on the Mortgagor, their heirs, successors and assigns.



initial by Sunghwan Kim
initial by Gwi Hwan Kim

MORTGAGE

S.W.
G.K. and *Gwi Hwan Kim*

THIS INDENTURE, made 26 day of May 2021, between SUNGHWAN KIM, herein referred to as "Mortgagor", and SHIN JA JEONG, herein referred to as Mortgagee, witnesseth:

WHEREAS the Mortgagor is justly indebted to the legal holder or holders of the Principal Promissory Note hereinafter described, said legal holder or holders being herein referred to as Holders of the Note, in the Principal Sum of TWO HUNDRED FORTY THOUSAND DOLLARS (\$240,000.00) evidenced by one certain Principal Promissory Note of the Mortgagor of even date herewith, made payable to THE ORDER OF Shin Ja Jeong and delivered, in and by which said Principal Note the Mortgagor promise to pay the interest on the Principal on the 30th of each month thereafter until March 30, 2031 at a rate of 2 percent (2%) per month or 24 percent per (24%) annum. There is a balloon payment due of the unpaid principal sum with accrued interests thereon on March 30, 2031.

Payments to be made to: Shin Ja Jeong, 945 Florence Dr., Park Ridge, IL 60068

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 first deed, and the performance of the covenants and agreements herein contained, by the Mortgagor to be performed, and also in consideration of the sum of One Dollar in hand paid, the receipt whereof is hereby acknowledged, do by these presents CONVEY and WARRANT unto the Mortgagee, its successors and assigns, the following described Real Estate and all of their estate, right, title and interest therein, situate, lying and being in the COUNTY OF COOK AND STATE OF ILLINOIS, to wit: LEGAL DESCRIPTION:

LOT 1 IN BLOCK 10 IN DUNHURST SUBDIVISION UNIT NO. 1, A SUBDIVISION OF THE SOUTH EAST QUARTER OF SECTION 3, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF

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THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 3, 1955, AS DOCUMENT NUMBER 1591895, IN COOK COUNTY, ILLINOIS.

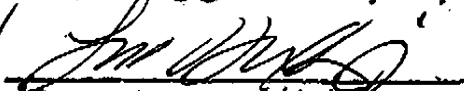
Permanent Real Estate Index Number: 03-10-206-002-0000
Address of Real Estate: 35 George Rd., Wheeling, IL 60090

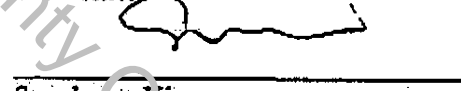
which, with the property hereinafter described, is referred to herein as the "premises."

TOGETHER with all improvements, tenements, easements, 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, awnings, stoves 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 the 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 said Mortgagee, its successors and assigns, forever, for the purposes, and upon the uses and trusts 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.

IN WITNESS WHEREOF, Borrower has through its duly authorized officers executed and delivered this Mortgage as of the day and year first above written


SUNGHWAN KIM


Sunghwan Kim

Gwi Hwan Kim signs before a notary.

STATE OF Illinois)
) ss.
COUNTY OF Cook)

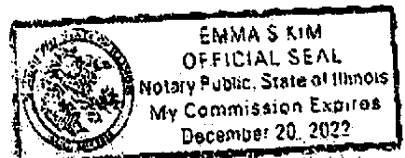
ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that SUNGHWAN KIM, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

See next page for Notary

Given under my hand and official seal this 26th day of May 2021.


NOTARY PUBLIC



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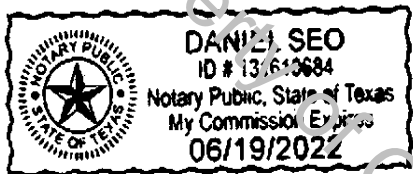
State of Texas)
) SS
County of Denton)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that GWI HWAN KIM appeared before me this day and subscribed her names to the foregoing instrument for the uses and purposes therein stated.

Given under my hand and notarial seal this 10th day of June, 2021.

[Signature]
Notary Public

My Commission Expires: 6/19/22



Property Cook County Clerk's Office

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EXHIBIT "A"

LEGAL DESCRIPTION

LOT 1 IN BLOCK 10 IN DUNHURST SUBDIVISION UNIT NO. 1, A SUBDIVISION OF THE SOUTH EAST QUARTER OF SECTION 3, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLE OF COOK COUNTY, ILLINOIS, ON MAY 3, 1955, AS DOCUMENT NUMBER 1591895 IN COOK COUNTY, ILLINOIS

PIN: 03-10-206-002-0000

Common Address: 35 George Rd., Wheeling, IL 60090