

PRECISION TITLE

**Illinois Anti-Predatory
Lending Database
Program****Certificate of Exemption****Report Mortgage Fraud
844-768-1711**

Doc#. 2123925044 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 08/27/2021 09:46 AM Pg: 1 of 11

The property identified as: **PIN: 19-24-200-001-0000**

Address:**Street:** 2755 W 63rd St**Street line 2:****City:** Chicago**State:** IL**ZIP Code:** 60629**Lender:** Devon Bank**Borrower:** INNER-CITY MUSLIM ACTION NETWORK**Loan / Mortgage Amount:** \$344,047.20

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: CE042840-8B22-4459-A110-F57124A94BFB**Execution date:** 8/13/2021

PTC21-15571 4/5

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**PREPARED BY, AND WHEN
RECORDED MAIL TO:**

Devon Bank
Attn: Maria Garcia
6445 N. Western Ave.
Chicago, IL 60645

TRANSACTION NO. 6302175050

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 13, 2021.

The mortgagor is **INNER-CITY MUSLIM ACTION NETWORK, AN ILLINOIS NOT FOR PROFIT CORPORATION** located at 2744 W. 63rd Street, Chicago, IL 60629 ("Buyer(s)"). This Security Instrument is given to **DEVON BANK, AN ILLINOIS BANKING INSTITUTION** which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is 6445 North Western Avenue, Chicago, IL 60645 ("Seller").

Buyer owes Seller the sum of **Three Hundred Forty-Four Thousand Forty-Seven Dollars and 20/100 (U.S. \$344,047.20)**. This debt is evidenced by that certain Murabaha Real Estate Acquisition and Resale Agreement dated the same date as this Security Instrument ("Murabaha Agreement"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **August 13, 2016**. This Security Instrument secures to Seller: (a) the repayment of the Murabaha Debt ("Debt") evidenced by the Murabaha Agreement, with all renewals, extensions and modifications of the Murabaha Agreement; (b) the payment of all other sums advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Buyer's covenants and agreements under this Security Instrument and the Murabaha Agreement. For this purpose, Buyer does hereby mortgage, grant and convey to Seller the following described property located in Cook County, Illinois:

SEE EXHIBIT "A" -LEGAL DESCRIPTION

PIN(s): 19-24-200-001-0000 and 19-24-200-002-0000

Which has the address of 2755 W. 63rd Street, Chicago, IL 60629 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

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BUYER COVENANTS that Buyer is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Buyer warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Buyer and Seller covenant and agree as follows:

1. Payment of Amounts Due; Late Charges. Buyer shall promptly pay when due the Debt and any late charges due under the Murabaha Agreement.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Seller, Buyer shall pay to Seller on the day monthly payments are due under the Murabaha Agreement, until the Murabaha Debt is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; and (e) yearly mortgage insurance premiums, if any. These items are called "Escrow Items". Seller may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Seller, if Seller is such an institution) or in any Federal Home Loan Bank. Seller shall apply the Funds to pay the Escrow Items. Seller may not charge Buyer for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items. However, Seller may require Buyer to pay a one-time charge for an independent real estate tax reporting service used by Seller in connection with this transaction, unless applicable law provides otherwise. Seller shall give to Buyer, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Seller exceed the amounts permitted to be held by applicable law, Seller shall account to Buyer for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Seller at any time is not sufficient to pay the Escrow Items when due, Seller may so notify Buyer in writing, and, in such case Buyer shall pay to Seller the amount necessary to make up the deficiency. Buyer shall make up the deficiency in no more than twelve monthly payments, at Seller's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Seller shall promptly refund to Buyer any Funds held by Seller. If Seller shall acquire or sell the Property, Seller, prior to the acquisition or sale of the Property, shall apply any Funds held by Seller at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Seller under paragraphs 1 and 2 shall be applied: first, to amounts payable under paragraph 2; second to the unpaid balance of the Debt; and last, to any late charges due under the Murabaha Agreement.

4. Charges; Liens. Buyer shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Buyer shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Buyer shall pay them on time directly to the person owed payment. Buyer shall promptly furnish to Seller all notices of amounts to be paid under this paragraph. If Buyer makes these payments directly, Buyer shall promptly furnish to Seller receipts evidencing the payments.

Buyer shall notify Seller at least fifteen days before any work or services are performed, or any materials supplied, if such work, services or materials may produce a lien on the property in excess of

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\$1,000. Seller may require Buyer to provide assurances that Seller can and will pay for any such work, services or materials before commencement or delivery.

Buyer shall promptly discharge any lien which has priority over this Security Instrument unless Buyer: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Seller; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Seller's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Seller subordinating the lien to this Security Instrument. If Seller determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Seller may give Buyer a notice identifying the lien. Buyer shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Buyer shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Seller requires insurance. This insurance shall be maintained in the amounts and for the periods that Seller requires. The insurance carrier providing the insurance shall be chosen by Buyer subject to Seller's approval which shall not be unreasonably withheld. If Buyer fails to maintain coverage described above, Seller may, at Seller's option, obtain coverage to protect Seller's rights in the Property in accordance with this Security Instrument.

All insurance policies and renewals shall be acceptable to Seller and shall include a standard mortgage clause. Seller shall have the right to hold the policies and renewals. If Seller requires, Buyer shall promptly give to Seller all receipts of paid premiums and renewal notices. In the event of loss, Buyer shall give prompt notice to the insurance carrier and Seller. Seller may make proof of loss if not made promptly by Buyer.

Unless Seller and Buyer otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Seller's security is not lessened. If the restoration or repair is not economically feasible or Seller's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Buyer. If Buyer abandons the Property, or does not answer within 30 days a notice from Seller that the insurance carrier has offered to settle a claim, then Seller may collect the insurance proceeds. Seller may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Seller and Buyer otherwise agree in writing, any application of proceeds to the Debt shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If the Property is acquired by Seller, Buyer's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Seller to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation, Maintenance and Protection of the Property; Buyer's Application, Leaseholds. Buyer may not abandon or neglect the Property. Buyer shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Buyer must perform all acts necessary to preserve the character and use of the Property as are reasonably necessary to protect the Property and Seller's security interest in the Property. Buyer shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Seller's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Seller's security interest. Buyer shall also be in default if Buyer, during the application process, gave materially false or inaccurate information or statements to Seller (or failed to provide Seller with any material information) in connection with the transaction evidenced by the Murabaha Agreement. If this Security Instrument is on a leasehold, Buyer shall comply with all the provisions of the lease. If Buyer acquires fee title to the Property, the leasehold and the fee title shall not merge unless Seller agrees to the merger in writing.

7. Protection of Seller's Rights in the Property. If Buyer fails to perform the covenants and

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agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Seller's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Seller may do and pay for whatever is necessary to protect the value of the Property and Seller's rights in the Property. Seller's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Seller may take action under this paragraph, Seller does not have to do so.

Any amounts disbursed by Seller under this paragraph shall become additional debt of Buyer secured by this Security Instrument. Unless Buyer and Seller agree to other terms of payment, these amounts shall be payable, upon notice from Seller to Buyer requesting payment.

Buyer warrants that it will defend the title to the Property against all claims, whether brought during the time the Seller has a security interest in the Property or at any time thereafter. Such defense will be at Buyer's expense. Seller reserves the right to participate in any such action and be represented by counsel of its choice, and Buyer will provide all reasonable assistance necessary to assist Seller in such participation.

8. Rents and Fixtures. Buyer hereby assigns to Seller all of Buyer's right, title and interest in and to any present and future leases of the Property and all rents from the Property. In addition, Buyer grants to Seller a security interest under the Uniform Commercial Code of all equipment, fixtures, and other items of personal property now or hereafter attached or fixed to the Property, including any additions to or substitutions for such equipment, fixtures or items, or any insurance or sales proceeds of such equipment, fixtures or items. Buyer will assist Seller in the preparation and recording of this mortgage and any financing statements necessary to perfect Seller's security interest in the Property, rents, equipment, fixtures, or other items of personal property. Upon default, Seller shall assemble any personal property not affixed to the Property and make it reasonably convenient for Seller to remove within three days after receipt of a written demand by Seller and to the extent permitted by law.

9. Inspection. Seller or its agent may make reasonable entries upon and inspections of the Property. Seller shall give Buyer notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Seller. In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Buyer. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Buyer and Seller otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Buyer. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Buyer and Seller otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due. If the Property is abandoned by Buyer, or if, after notice by Seller to Buyer that the condemnor offers to make an award or settle a claim for damages, Buyer fails to respond to Seller within 30 days after the date the notice is given, Seller is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Seller and Buyer otherwise agree in writing, any application of proceeds to the Debt shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Buyer Not Released; Forbearance By Seller Not a Waiver, Reinstatement. Extension of the

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time for payment or modification of the sums secured by this Security Instrument granted by Seller to any successor in interest of Buyer shall not operate to release the liability of the original Buyer or Buyer's successors in interest. Seller shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify the sums secured by this Security Instrument by reason of any demand made by the original Buyer or Buyer's successors in interest. Any forbearance by Seller in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

If payment is made by or on behalf of the Buyer which Seller is required to remit (a) to the Buyer's trustee in bankruptcy or to any similar person under any federal or state bankruptcy law or law for the relief of debtors, (b) by reason of any judgment or order of any court or administrative body, or (c) by reason of any settlement or compromise of any claim made by Seller, the sums remitted shall be deemed to be unpaid indebtedness owed by Buyer to Seller pursuant to the Murabaha Agreement, and this Security Instrument shall continue in effect, or be reinstated if already cancelled, until the indebtedness is fully paid.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Seller and Buyer, subject to the provisions of this Security Instrument. Buyer's covenants and agreements shall be joint and several. Any Buyer who co-signs this Security Instrument but does not execute the Murabaha Agreement: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Buyer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Seller and any other Buyer may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Murabaha Agreement without that Buyer's consent.

13. Charges. If the transaction secured by this Security Instrument is subject to a law which sets maximum charges, and that law is finally interpreted so that the charges collected or to be collected in connection with the transaction exceed the permitted limits, then: (a) any such charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Buyer which exceeded permitted limits will be refunded to Buyer. Seller may choose to make this refund by reducing the Debt by making a direct payment to Buyer.

14. Notices. Any notice to Buyer provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Buyer designates by notice to Seller. Any notice to Seller shall be given by first class mail to Seller's address stated herein or any other address Seller designates by notice to Buyer. Any notice provided for in this Security Instrument shall be deemed to have been given to Buyer or Seller when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located, without the application of its conflict of law rules. In the event that any provision or clause of this Security Instrument or the Murabaha Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Murabaha Agreement which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Murabaha Agreement are declared to be severable.

16. Buyer's Copy. Buyer shall be given one conformed copy of the Murabaha Agreement and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Buyer. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Buyer is sold or transferred and Buyer is not a natural person) without Seller's prior written consent, Seller may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Seller if exercise is prohibited by federal law as of the date of this Security Instrument.

If Seller exercises this option, Seller shall give Buyer notice of acceleration. The notice shall provide a

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period of not less than 30 days from the date the notice is delivered or mailed within which Buyer must pay all sums secured by this Security Instrument. If Buyer fails to pay these sums prior to the expiration of this period, Seller may invoke any remedies permitted by this Security Instrument without further notice or demand on Buyer.

18. Sale of Murabaha Agreement; Change of Transaction Servicer. The Murabaha Agreement or a partial interest in the Murabaha Agreement (together with this Security Instrument) may be sold one or more times without prior notice to Buyer. A sale may result in a change in the entity (known as the "Servicer") that collects monthly payments due under the Murabaha Agreement and this Security Instrument. There also may be one or more changes of the Servicer unrelated to a sale of the Murabaha Agreement. If there is a change of the Servicer, Buyer will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

19. Hazardous Substances. Buyer shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property beyond what is allowed by law. Buyer shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law.

Buyer shall promptly give Seller written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Buyer has actual knowledge. If Buyer learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Buyer shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

20. Compliance with Governmental Requirements. Buyer shall promptly comply with all laws, ordinances, and regulations now or later in effect, including, but not limited to, the Americans With Disabilities Act. If Buyer, in good faith, does not comply and contests any such law, ordinance or regulation, Buyer shall give Seller prior notice and may not in any way jeopardize Seller's interests in the property. Seller may require Buyer to post adequate security or a surety bond, in a form satisfactory to the Seller, to protect Seller's interests.

20. Acceleration; Remedies. Seller shall give notice to Buyer prior to acceleration following Buyer's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than ten days from the date the notice is given to Buyer, 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. If the default is not cured on or before the date specified in the notice, other than failure to provide insurance is a default for which there is no right to cure, Seller at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Seller shall have the right to be placed as mortgagee in possession or to have a receiver appointed to take possession of all or any part of the Property, with the power to protect the Property to operate the Property preceding foreclosure sale. The mortgagee in possession or receiver may serve without bond if permitted by law. Seller's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Murabaha Debt by a substantial amount. Employment by the Seller shall not disqualify a person from serving as a receiver. Seller may also exercise its rights under the Uniform Commercial Code with respect to any personal property. Seller may, with no notice to the Buyer, take possession of the property and collect rents, including any that are past due and

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unpaid, and apply the net proceeds, over and above the Seller's costs, to the indebtedness. Seller may require any rent payments be made directly to the Seller or its designee, and Buyer irrevocably designates Seller as its attorney-in-fact to endorse and negotiate any payments made in the name of the Buyer and collect the proceeds. Payments by tenants to Seller in response to Seller's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Seller shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, reasonable attorneys' fees and costs of title evidence. If permitted by law, Seller shall have the right to obtain a judgment for any deficiency remaining in the indebtedness after Seller has exercised its rights under this Security Instrument. Seller shall have all other remedies available to it under the Murabaha Agreement, this Security Instrument, or available at law or equity. To the extent permitted by law, Buyer waives its right to have the property marshaled. Seller shall have the right to sell the property in whole or in parts, and shall have the right to bid on any part of the property sold. Seller's election to pursue one remedy shall not exclude its right to elect any other remedy available to it.

21. Release. Upon payment of all sums secured by this Security Instrument, Seller shall release this Security Instrument to Buyer. Buyer shall pay any recordation costs.

22. Waiver of Homestead. Buyer waives all right of homestead exemption in the Property.

23. Annual Reports. Buyer shall furnish to Seller, on Seller's request, a certified statement of net operating income received from the Property during Buyer's previous fiscal year in a form and with such detail required by Seller. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

24. Indemnification. Buyer will indemnify Seller, and all of its employees, officers, shareholders, agents and attorneys (the "Indemnified Parties") for any loss or claims, including any attorneys' fees, court costs, judgments or settlements paid, incurred as a result of the Indemnified Parties actions taken pursuant to this Security Agreement, or as a result of their ownership or interest in the Property or the means of its acquisition by Buyer or Seller, whether known or later discovered, whether the claim arises due to actions, events or conditions occurring before or after the execution of this Security Instrument. This provision shall survive the termination of this Security Instrument.

BY SIGNING BELOW, Buyer accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Buyer and recorded with it.

INNER-CITY MUSLIM ACTION NETWORK



Zubair M. Tojuddin
Power of Attorney for
Rami Nashashibi, and on behalf of IMAN

BY: Rami Nashashibi, Executive Director

[Space Below This Line For Acknowledgement]

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NOTARIZATION

STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

The undersigned, a notary public in and for said County, in the State aforesaid, DOES HEREBY CERTIFY that Rami Nashashibi, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

By Zubair Tajuddin, AIF
 GIVEN under my hand and official seal, this 13th day of August, 2021.

Notary Public

[Signature]

(SEAL)

My Commission expires: 02/08/24



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NOTARIZATION

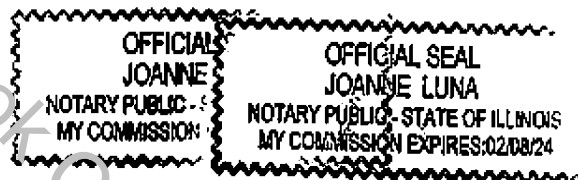
STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

The undersigned, a notary public in and for said County, in the State aforesaid, DOES HEREBY CERTIFY that Zubair M. Tajuddin, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 13th day of August 2021.

Notary Public

[Signature]



(SEAL)

My Commission expires: 02/08/24

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EXHIBIT "A"

LEGAL DESCRIPTION

LOTS 8, 9 AND 10 IN BLOCK 16 IN AVONDALE ADDITION TO CHICAGO, A SUBDIVISION OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 2755 W. 63RD STREET, CHICAGO, IL 60629
PARCEL ID(S): 19-24-200-001-0000, 19-24-200-002-0000