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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

Doc# 2213807157 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 05/18/2022 08:46 AM Pg: 1 of 23

The property identified as: **PIN:** 15-33-128-014-0000

Address:

Street: 736 Community Dr

Street line 2:

City: LaGrange Park

State: IL

ZIP Code: 60526

Lender: Eric W Eifrig, trustee of the Anne K Eifrig family Trust under agreement dated March 27, 1991

Borrower: William F Eifrig and Amanda B Eifrig

Loan / Mortgage Amount: \$376,000.00

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.

Handwritten signature:
22CNW764739NB
2cfd

Certificate number: D6855ACB-F531-416D-B304-EF799298A88F

Execution date: 5/16/2022

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After recording return to:
Eric W. Eifrig, Trustee
9708 S Harbour Pointe Dr
Bloomington, IN 47401

Mortgage

This Mortgage is given on May 16, 2022. The Mortgagor ("Borrower") is **WILLIAM F. EIFRIG and AMANDA B. EIFRIG**, husband and wife, of 736 Community Drive, La Grange Park, Illinois 60526. This Mortgage is given to the Mortgagee, **ERIC W. EIFRIG, Trustee of the ANNE K. EIFRIG FAMILY TRUST** under agreement dated **March 27, 1991**, of 1350 Gulf Blvd # 404, Clearwater Beach, Florida 33767 (the "Lender"). Borrower owes Lender the principal sum of Three Hundred Seventy-Six Dollars (\$376,000).

This debt is evidenced by Borrower's promissory note dated the same date as this Mortgage ("Note"), which provides for monthly payments with the full debt, if not paid earlier, due and payable on May 1, 2052. This Mortgage secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions, and modifications of the Note; and (b) the performance of Borrower's covenants and agreements under this Mortgage and the Note.

For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the real property located in Cook County, Illinois, and described in Exhibit A of this Mortgage, whose Parcel ID Number is 15-33-128-02-0000, which has the address of 736 Community Drive, La Grange Park, Illinois 60526, 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. This Mortgage shall also cover all replacements and additions. All the foregoing is referred to in this Mortgage as the "Property."

Borrower covenants that Borrower 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. Borrower warrants and will defend the title to the Property against all claims and demands, subject to any encumbrances of record.

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Covenants

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of and interest on the debt evidenced by the Note and late charges due under the Note.
2. **Charges and Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any. Borrower shall pay these obligations on time directly to the person or entity owed such payment. Borrower shall furnish Lender all notices of such amounts to be paid under this paragraph and proof of Borrower's payment therewith.
3. **Hazard or Property Insurance.** Borrower shall keep the improvements now or hereafter erected on the Property insured against loss by all manners of insurable hazard, except that, flood insurance shall not be required unless the Property is situated in a flood plain. Upon occurrence of a loss that is insured, Borrower shall apply the proceeds of said insurance first to pay Lender all sums due under the Note.
4. **Protection of Lender's Rights.** If Borrower fails to perform the covenants and agreements of this Mortgage or the Note, or there is a legal proceeding that may affect Lender's rights in the Property, then Lender may, but is not obligated to, do and pay for whatever is necessary to protect the value of the Property, including but without limitation, entering the Property to make repairs. Any sums so paid will become a part of the principal due under Borrower's Note, subject to the accrual of interest thereunder, and shall also be secured against loss by this Mortgage. Such sums may include, without limitation, court costs and reasonable attorneys' fees.
4. **Condemnation.** The proceeds of any award of condemnation, or of any claim for damages, direct or consequential, resulting from any taking of any part of the Property, or for convenience in lieu of condemnation, or in settlement thereof, are hereby assigned to and shall be paid over to Lender in an amount not exceeding all sums due under the Note at the time of receipt of such award or settlement.
5. **No Waiver.** The granting by Lender to Borrower or successor in interest of any extension, forbearance, modification, interest rate adjustment, or any other deference regarding any or all of Lender's rights under the Note, or this Mortgage, shall not operate as a waiver of Lender's rights to enforcement, nor to preclude enforcement later, nor operate as a release of Borrower's obligations.

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6. **Successors Bound.** The covenants and agreements of this Mortgage shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's obligations shall be joint and several.
7. **Governing Law and Severability.** Federal and Illinois law govern this Mortgage and Note. If any provision of the Mortgage or Note conflicts with applicable law, such conflict shall not affect the enforcement of any other provision therein, so long as such provision may be enforced without the conflicting provision. To this end, the provisions of this Mortgage and the Note are declared to be severable.
8. **Hazards.** Borrower shall not cause hazardous events, nor the presence of hazardous substances, upon the Property. Hazardous events are construed to be acts which affirmatively place the Property in danger of damage or loss. Hazardous substances are determined to be any material which, if disposed or released thereon, would violate existing Environmental Law. Small quantities of hazardous substances commonly used for household maintenance and residential use shall be excepted from the application of this provision.
9. **Waivers.** To the extent permissible under the laws of the State of Ohio, Borrower waives all rights of homestead exemption and relinquishes all dower rights in and to the Property.
10. **Foreclosure Procedure.** If Lender requires immediate payment in full due to default under terms of the Note, Lender may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect all expenses thereby incurred, including, but not limited to, costs of title evidence.
11. **Release.** Upon payment of all sums due under the Note, and/or secured by this Mortgage, Lender shall discharge this Mortgage without charge to Borrower. Borrower shall have the obligation to pay for recordation, and to record, any such discharge.

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

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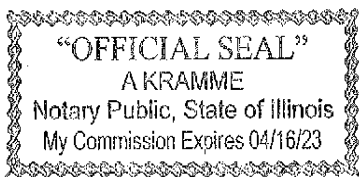
WITNESS our hand and seal this 16th day of May, 2022.

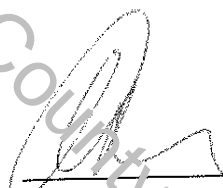

WILLIAM F. EIFRIG, Borrower


AMANDA B. EIFRIG, Borrower

STATE OF ILLINOIS, COUNTY OF COOK:

This instrument was acknowledged before me this 16th day of May, 2022, by William F. Eifrig and Amanda B. Eifrig.




NOTARY PUBLIC

My commission expires: _____

Prepared by (and after recording mail to): Eric W. Eifrig, Trustee, 9708 Harbour Pointe Dr., Bloomington, IN 47401, telephone (513) 417-0253.

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LEGAL DESCRIPTION

Order No.: 22CNW764739NB

For APN/Parcel ID(s): 15-33-128-014-0000

LOT 21 IN BLOCK 12 IN WESTMORELAND A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND ALL OF THAT PART OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 33 LYING EAST OF 5TH AVENUE IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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Exhibit A - William F. and Amanda B. Efftig, 736 Community Drive, La Grange Park, Illinois 60526

Compounding Period: Monthly

Nominal Annual Rate: 2.630%

Cash Flow Data - Loans and Payments

Event	Date	Amount	Number	Period	End Date
1 Loan	05/16/2022	376,000.00			
2 Payment	06/01/2022	1,509.63	360	Monthly	05/01/2052

TValue Amortization Schedule - Normal, 365 Day Year, Open Balance

Date	Payment	Interest	Principal	Balance
Loan 05/16/2022				376,000.00
1 06/01/2022	1,509.63	433.48	1,076.15	374,923.85
2 07/01/2022	1,509.63	821.71	687.92	374,235.93
3 08/01/2022	1,509.63	820.20	689.43	373,546.50
4 09/01/2022	1,509.63	818.69	690.94	372,855.56
5 10/01/2022	1,509.63	817.18	692.45	372,163.11
6 11/01/2022	1,509.63	815.66	693.97	371,469.14
7 12/01/2022	1,509.63	814.14	695.49	370,773.65
2022 Totals	10,509.63	5,341.06	5,226.35	
8 01/01/2023	1,509.63	812.61	697.02	370,076.63
9 02/01/2023	1,509.63	811.08	698.55	369,378.08
10 03/01/2023	1,509.63	809.55	700.08	368,678.00

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Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	11 04/01/2023	1,509.63	808.02	701.61	367,976.39
	12 05/01/2023	1,509.63	806.48	703.15	367,273.24
	13 06/01/2023	1,509.63	804.94	704.69	366,568.55
	14 07/01/2023	1,509.63	803.40	706.23	365,862.32
	15 08/01/2023	1,509.63	801.85	707.78	365,154.54
	16 09/01/2023	1,509.63	800.30	709.33	364,445.21
	17 10/01/2023	1,509.63	798.74	710.89	363,734.32
	18 11/01/2023	1,509.63	797.18	712.45	363,021.87
	19 12/01/2023	1,509.63	795.62	714.01	362,307.86
2023 Totals		18,115.56	9,619.77	8,465.79	
	20 01/01/2024	1,509.63	794.06	715.57	361,592.29
	21 02/01/2024	1,509.63	792.49	717.14	360,875.15
	22 03/01/2024	1,509.63	790.92	718.71	360,156.44
	23 04/01/2024	1,509.63	789.34	720.29	359,436.15
	24 05/01/2024	1,509.63	787.76	721.87	358,714.28
	25 06/01/2024	1,509.63	786.18	723.45	357,990.83
	26 07/01/2024	1,509.63	784.60	725.03	357,265.80
	27 08/01/2024	1,509.63	783.01	726.62	356,539.18
	28 09/01/2024	1,509.63	781.42	728.21	355,810.97
	29 10/01/2024	1,509.63	779.82	729.81	355,081.16
	30 11/01/2024	1,509.63	778.22	731.41	354,349.75
	31 12/01/2024	1,509.63	776.62	733.01	353,616.74
2024 Totals		18,115.56	9,424.44	8,691.12	
	32 01/01/2025	1,509.63	775.01	734.62	352,882.12
	33 02/01/2025	1,509.63	773.40	736.23	352,145.89
	34 03/01/2025	1,509.63	771.79	737.84	351,408.05

Property of Cook County Clerk's Office

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Exhibit A - William F. and Amanda B. Efrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	35 04/01/2025	1,509.63	770.17	739.46	350,668.59
	36 05/01/2025	1,509.63	768.55	741.08	349,927.51
	37 06/01/2025	1,509.63	766.92	742.71	349,184.80
	38 07/01/2025	1,509.63	765.30	744.33	348,440.47
	39 08/01/2025	1,509.63	763.67	745.96	347,694.51
	40 09/01/2025	1,509.63	762.03	747.60	346,946.91
	41 10/01/2025	1,509.63	760.39	749.24	346,197.67
	42 11/01/2025	1,509.63	758.75	750.88	345,446.79
	43 12/01/2025	1,509.63	757.10	752.53	344,694.26
2025 Totals		18,115.56	5,103.08	8,922.48	
	44 01/01/2026	1,509.63	755.45	754.18	343,940.08
	45 02/01/2026	1,509.63	753.80	755.83	343,184.25
	46 03/01/2026	1,509.63	752.15	757.48	342,426.77
	47 04/01/2026	1,509.63	750.49	759.14	341,667.63
	48 05/01/2026	1,509.63	748.82	760.81	340,906.82
	49 06/01/2026	1,509.63	747.15	762.48	340,144.34
	50 07/01/2026	1,509.63	745.48	764.15	339,380.19
	51 08/01/2026	1,509.63	743.81	765.82	338,614.37
	52 09/01/2026	1,509.63	742.13	767.50	337,846.87
	53 10/01/2026	1,509.63	740.45	769.18	337,077.69
	54 11/01/2026	1,509.63	738.76	770.87	336,306.82
	55 12/01/2026	1,509.63	737.07	772.56	335,534.26
2026 Totals		18,115.56	8,955.56	9,160.00	
	56 01/01/2027	1,509.63	735.38	774.25	334,760.01
	57 02/01/2027	1,509.63	733.68	775.95	333,984.06
	58 03/01/2027	1,509.63	731.98	777.65	333,206.41

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Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	59 04/01/2027	1,509.63	730.28	779.35	332,427.06
	60 05/01/2027	1,509.63	728.57	81.06	331,646.00
	61 06/01/2027	1,509.63	726.86	782.77	330,863.23
	62 07/01/2027	1,509.63	725.14	784.49	330,078.74
	63 08/01/2027	1,509.63	723.42	786.21	329,292.53
	64 09/01/2027	1,509.63	721.70	787.93	328,504.60
	65 10/01/2027	1,509.63	719.97	789.66	327,714.94
	66 11/01/2027	1,509.63	718.24	791.39	326,923.55
	67 12/01/2027	1,509.63	716.51	793.12	326,130.43
2027 Totals		18,115.56	8,711.73	9,403.83	
	68 01/01/2028	1,509.63	714.77	794.86	325,335.57
	69 02/01/2028	1,509.63	713.03	796.60	324,538.97
	70 03/01/2028	1,509.63	711.28	798.35	323,740.62
	71 04/01/2028	1,509.63	709.53	800.10	322,940.52
	72 05/01/2028	1,509.63	707.78	801.85	322,138.67
	73 06/01/2028	1,509.63	706.02	803.61	321,335.06
	74 07/01/2028	1,509.63	704.26	805.37	320,529.69
	75 08/01/2028	1,509.63	702.49	807.14	319,722.55
	76 09/01/2028	1,509.63	700.73	808.90	318,913.65
	77 10/01/2028	1,509.63	698.95	810.68	318,102.97
	78 11/01/2028	1,509.63	697.18	812.45	317,290.52
	79 12/01/2028	1,509.63	695.40	814.23	316,476.29
2028 Totals		18,115.56	8,461.42	9,654.14	
	80 01/01/2029	1,509.63	693.61	816.02	315,660.27
	81 02/01/2029	1,509.63	691.82	817.81	314,842.46
	82 03/01/2029	1,509.63	690.03	819.60	314,022.86

Property of Cook County Clerk's Office

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Exhibit A - William F. and Amanda B. Efrig, 736 Community Drive, La Grange Park, Illinois 60526

Date	Payment	Interest	Principal	Balance
83 04/01/2029	1,509.63	688.23	821.40	313,201.46
84 05/01/2029	1,509.63	686.43	823.20	312,378.26
85 06/01/2029	1,509.63	684.63	825.00	311,553.26
86 07/01/2029	1,509.63	682.82	826.81	310,726.45
87 08/01/2029	1,509.63	681.01	828.62	309,897.83
88 09/01/2029	1,509.63	679.19	830.44	309,067.39
89 10/01/2029	1,509.63	677.37	832.26	308,235.13
90 11/01/2029	1,509.63	675.55	834.08	307,401.05
91 12/01/2029	1,509.63	673.72	835.91	306,565.14
2029 Totals	18,115.56	8,204.41	9,911.15	
92 01/01/2030	1,509.63	671.89	837.74	305,727.40
93 02/01/2030	1,509.63	670.05	839.58	304,887.82
94 03/01/2030	1,509.63	668.21	841.42	304,046.40
95 04/01/2030	1,509.63	666.37	843.26	303,203.14
96 05/01/2030	1,509.63	664.52	845.11	302,358.03
97 06/01/2030	1,509.63	662.67	846.96	301,511.07
98 07/01/2030	1,509.63	660.81	848.82	300,662.25
99 08/01/2030	1,509.63	658.95	850.68	299,811.57
100 09/01/2030	1,509.63	657.09	852.54	298,959.03
101 10/01/2030	1,509.63	655.22	854.41	298,104.62
102 11/01/2030	1,509.63	653.35	856.28	297,248.34
103 12/01/2030	1,509.63	651.47	858.16	296,390.18
2030 Totals	18,115.56	7,940.60	10,174.96	
104 01/01/2031	1,509.63	649.59	860.04	295,530.14
105 02/01/2031	1,509.63	647.70	861.93	294,668.21
106 03/01/2031	1,509.63	645.81	863.82	293,804.39

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Exhibit A - William F. and Amanda B. Efrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	107 04/01/2031	1,509.63	643.92	365.71	292,938.68
	108 05/01/2031	1,509.63	642.02	367.61	292,071.07
	109 06/01/2031	1,509.63	640.12	369.51	291,201.56
	110 07/01/2031	1,509.63	638.22	371.41	290,330.15
	111 08/01/2031	1,509.63	636.31	373.32	289,456.83
	112 09/01/2031	1,509.63	634.39	375.24	288,581.59
	113 10/01/2031	1,509.63	632.47	377.16	287,704.43
	114 11/01/2031	1,509.63	630.55	379.08	286,825.35
	115 12/01/2031	1,509.63	628.63	381.00	285,944.35
	2031 Totals	18,115.56	7,669.73	10,445.83	
	116 01/01/2032	1,509.63	626.69	382.94	285,061.41
	117 02/01/2032	1,509.63	624.76	384.87	284,176.54
	118 03/01/2032	1,509.63	622.82	386.81	283,289.73
	119 04/01/2032	1,509.63	620.88	388.75	282,400.98
	120 05/01/2032	1,509.63	618.93	390.70	281,510.28
	121 06/01/2032	1,509.63	616.98	392.65	280,617.63
	122 07/01/2032	1,509.63	615.02	394.61	279,723.02
	123 08/01/2032	1,509.63	613.06	396.57	278,826.45
	124 09/01/2032	1,509.63	611.09	398.54	277,927.91
	125 10/01/2032	1,509.63	609.13	400.50	277,027.41
	126 11/01/2032	1,509.63	607.15	402.48	276,124.93
	127 12/01/2032	1,509.63	605.17	404.46	275,220.47
	2032 Totals	18,115.56	7,391.68	10,723.88	
	128 01/01/2033	1,509.63	603.19	406.44	274,314.03
	129 02/01/2033	1,509.63	601.20	408.43	273,405.60
	130 03/01/2033	1,509.63	599.21	410.42	272,495.18

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Exhibit A - William F. and Amanda B. Efring, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
131	04/01/2033	1,509.63	597.22	912.41	271,582.77
132	05/01/2033	1,509.63	595.22	914.41	270,668.36
133	06/01/2033	1,509.63	593.21	916.42	269,751.94
134	07/01/2033	1,509.63	591.21	918.42	268,833.52
135	08/01/2033	1,509.63	589.19	920.44	267,913.08
136	09/01/2033	1,509.63	587.18	922.45	266,990.63
137	10/01/2033	1,509.63	585.15	924.48	266,066.15
138	11/01/2033	1,509.63	583.12	926.50	265,139.65
139	12/01/2033	1,509.63	581.10	928.53	264,211.12
2033 Totals		18,115.56	7,136.21	11,009.35	
140	01/01/2034	1,509.63	579.06	930.57	263,280.55
141	02/01/2034	1,509.63	577.02	932.61	262,347.94
142	03/01/2034	1,509.63	574.98	934.65	261,413.29
143	04/01/2034	1,509.63	572.93	936.70	260,476.59
144	05/01/2034	1,509.63	570.88	938.75	259,537.84
145	06/01/2034	1,509.63	568.82	940.81	258,597.03
146	07/01/2034	1,509.63	566.76	942.87	257,654.16
147	08/01/2034	1,509.63	564.69	944.94	256,709.22
148	09/01/2034	1,509.63	562.62	947.01	255,762.21
149	10/01/2034	1,509.63	560.55	949.08	254,813.13
150	11/01/2034	1,509.63	558.47	951.16	253,861.97
151	12/01/2034	1,509.63	556.38	953.25	252,908.72
2034 Totals		18,115.56	6,813.16	11,302.40	
152	01/01/2035	1,509.63	554.29	955.34	251,953.38
153	02/01/2035	1,509.63	552.20	957.43	250,995.95
154	03/01/2035	1,509.63	550.10	959.53	250,036.42

UNOFFICIAL COPY

Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	155 04/01/2035	1,509.63	548.00	961.63	249,074.79
	156 05/01/2035	1,509.63	545.89	963.74	248,111.05
	157 06/01/2035	1,509.63	543.78	965.85	247,145.20
	158 07/01/2035	1,509.63	541.66	967.97	246,177.23
	159 08/01/2035	1,509.63	539.54	970.09	245,207.14
	160 09/01/2035	1,509.63	537.41	972.22	244,234.92
	161 10/01/2035	1,509.63	535.28	974.35	243,260.57
	162 11/01/2035	1,509.63	533.15	976.48	242,284.09
	163 12/01/2035	1,509.63	531.01	978.62	241,305.47
2035 Totals		18,115.56	6,512.31	11,603.25	
	164 01/01/2036	1,509.63	528.86	980.77	240,324.70
	165 02/01/2036	1,509.63	526.71	982.92	239,341.78
	166 03/01/2036	1,509.63	524.56	985.07	238,356.71
	167 04/01/2036	1,509.63	522.40	987.23	237,369.48
	168 05/01/2036	1,509.63	520.23	989.40	236,380.08
	169 06/01/2036	1,509.63	518.07	991.56	235,388.52
	170 07/01/2036	1,509.63	515.89	993.74	234,394.78
	171 08/01/2036	1,509.63	513.72	995.91	233,398.87
	172 09/01/2036	1,509.63	511.53	998.10	232,400.77
	173 10/01/2036	1,509.63	509.35	1,000.28	231,400.49
	174 11/01/2036	1,509.63	507.15	1,002.48	230,398.01
	175 12/01/2036	1,509.63	504.96	1,004.67	229,393.34
2036 Totals		18,115.56	6,203.43	11,912.13	
	176 01/01/2037	1,509.63	502.75	1,006.88	228,386.46
	177 02/01/2037	1,509.63	500.55	1,009.08	227,377.38
	178 03/01/2037	1,509.63	498.34	1,011.29	226,366.09

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Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	179 04/01/2037	1,509.63	496.12	1,013.51	225,352.58
	180 05/01/2037	1,509.63	493.90	1,015.73	224,336.85
	181 06/01/2037	1,509.63	491.67	1,017.96	223,318.89
	182 07/01/2037	1,509.63	489.44	1,020.19	222,298.70
	183 08/01/2037	1,509.63	487.20	1,022.43	221,276.27
	184 09/01/2037	1,509.63	484.96	1,024.67	220,251.60
	185 10/01/2037	1,509.63	482.72	1,026.91	219,224.69
	186 11/01/2037	1,509.63	480.47	1,029.16	218,195.53
	187 12/01/2037	1,509.63	478.21	1,031.42	217,164.11
	2037 Totals	18,115.56	5,836.33	12,229.23	
	188 01/01/2038	1,509.63	475.95	1,033.68	216,130.43
	189 02/01/2038	1,509.63	473.69	1,035.94	215,094.49
	190 03/01/2038	1,509.63	471.42	1,038.21	214,056.28
	191 04/01/2038	1,509.63	469.14	1,040.49	213,015.79
	192 05/01/2038	1,509.63	466.86	1,042.77	211,973.02
	193 06/01/2038	1,509.63	464.57	1,045.06	210,927.96
	194 07/01/2038	1,509.63	462.28	1,047.35	209,880.61
	195 08/01/2038	1,509.63	459.99	1,049.64	208,830.97
	196 09/01/2038	1,509.63	457.69	1,051.94	207,779.03
	197 10/01/2038	1,509.63	455.38	1,054.25	206,724.78
	198 11/01/2038	1,509.63	453.07	1,056.56	205,668.22
	199 12/01/2038	1,509.63	450.76	1,058.87	204,609.35
	2038 Totals	18,115.56	5,560.80	12,554.76	
	200 01/01/2039	1,509.63	448.44	1,061.19	203,548.16
	201 02/01/2039	1,509.63	446.11	1,063.52	202,484.64
	202 03/01/2039	1,509.63	443.78	1,065.85	201,418.79

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Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	203 04/01/2039	1,509.63	441.44	1,068.19	200,350.60
	204 05/01/2039	1,509.63	439.10	1,070.53	199,280.07
	205 06/01/2039	1,509.63	436.76	1,072.87	198,207.20
	206 07/01/2039	1,509.63	434.40	1,075.23	197,131.97
	207 08/01/2039	1,509.63	432.05	1,077.58	196,054.39
	208 09/01/2039	1,509.63	429.69	1,079.94	194,974.45
	209 10/01/2039	1,509.63	427.32	1,082.31	193,892.14
	210 11/01/2039	1,509.63	424.95	1,084.68	192,807.46
	211 12/01/2039	1,509.63	422.57	1,087.06	191,720.40
	2039 Totals	18,115.56	5,236.61	12,888.95	
	212 01/01/2040	1,509.63	420.19	1,089.44	190,630.96
	213 02/01/2040	1,509.63	417.80	1,091.83	189,539.13
	214 03/01/2040	1,509.63	415.41	1,094.22	188,444.91
	215 04/01/2040	1,509.63	413.01	1,096.62	187,348.29
	216 05/01/2040	1,509.63	410.61	1,099.02	186,249.27
	217 06/01/2040	1,509.63	408.20	1,101.43	185,147.84
	218 07/01/2040	1,509.63	405.78	1,103.85	184,043.99
	219 08/01/2040	1,509.63	403.36	1,106.27	182,937.72
	220 09/01/2040	1,509.63	400.94	1,108.69	181,829.03
	221 10/01/2040	1,509.63	398.51	1,111.12	180,717.91
	222 11/01/2040	1,509.63	396.07	1,113.56	179,604.35
	223 12/01/2040	1,509.63	393.63	1,116.00	178,488.35
	2040 Totals	18,115.56	4,883.51	13,232.05	
	224 01/01/2041	1,509.63	391.19	1,118.44	177,369.91
	225 02/01/2041	1,509.63	388.74	1,120.89	176,249.02
	226 03/01/2041	1,509.63	386.28	1,123.35	175,125.67

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Exhibit A - William F. and Amanda B. Efrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	227 04/01/2041	1,509.63	383.82	1,125.81	173,999.86
	228 05/01/2041	1,509.63	381.35	1,128.28	172,871.58
	229 06/01/2041	1,509.63	378.88	1,130.75	171,740.83
	230 07/01/2041	1,509.63	376.40	1,133.23	170,607.60
	231 08/01/2041	1,509.63	373.91	1,135.72	169,471.88
	232 09/01/2041	1,509.63	371.43	1,138.20	168,333.68
	233 10/01/2041	1,509.63	368.93	1,140.70	167,192.98
	234 11/01/2041	1,509.63	366.42	1,143.20	166,049.78
	235 12/01/2041	1,509.63	363.93	1,145.70	164,904.08
2041 Totals		18,115.56	4,531.29	13,584.27	
	236 01/01/2042	1,509.63	361.41	1,148.22	163,755.86
	237 02/01/2042	1,509.63	358.90	1,150.73	162,605.13
	238 03/01/2042	1,509.63	356.38	1,153.25	161,451.88
	239 04/01/2042	1,509.63	353.85	1,155.78	160,296.10
	240 05/01/2042	1,509.63	351.32	1,158.31	159,137.79
	241 06/01/2042	1,509.63	348.78	1,160.85	157,976.94
	242 07/01/2042	1,509.63	346.23	1,163.40	156,813.54
	243 08/01/2042	1,509.63	343.68	1,165.95	155,647.59
	244 09/01/2042	1,509.63	341.13	1,168.50	154,479.09
	245 10/01/2042	1,509.63	338.57	1,171.06	153,308.03
	246 11/01/2042	1,509.63	336.00	1,173.63	152,134.40
	247 12/01/2042	1,509.63	333.43	1,176.20	150,958.20
2042 Totals		18,115.56	4,169.68	13,945.88	
	248 01/01/2043	1,509.63	330.85	1,178.78	149,779.42
	249 02/01/2043	1,509.63	328.27	1,181.36	148,598.06
	250 03/01/2043	1,509.63	325.68	1,183.95	147,414.11

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Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	251 04/01/2043	1,509.63	323.08	1,186.55	146,227.56
	252 05/01/2043	1,509.63	320.48	1,189.15	145,038.41
	253 06/01/2043	1,509.63	317.88	1,191.75	143,846.66
	254 07/01/2043	1,509.63	315.26	1,194.37	142,652.29
	255 08/01/2043	1,509.63	312.65	1,196.98	141,455.31
	256 09/01/2043	1,509.63	310.02	1,199.61	140,255.70
	257 10/01/2043	1,509.63	307.39	1,202.24	139,053.46
	258 11/01/2043	1,509.63	304.76	1,204.87	137,848.59
	259 12/01/2043	1,509.63	302.12	1,207.51	136,641.08
2043 Totals		18,115.56	3,798.44	14,317.12	
	260 01/01/2044	1,509.63	299.47	1,210.16	135,430.92
	261 02/01/2044	1,509.63	296.82	1,212.81	134,218.11
	262 03/01/2044	1,509.63	294.16	1,215.47	133,002.64
	263 04/01/2044	1,509.63	291.50	1,218.13	131,784.51
	264 05/01/2044	1,509.63	288.83	1,220.80	130,563.71
	265 06/01/2044	1,509.63	286.15	1,223.48	129,340.23
	266 07/01/2044	1,509.63	283.47	1,226.16	128,114.07
	267 08/01/2044	1,509.63	280.78	1,228.85	126,885.22
	268 09/01/2044	1,509.63	278.09	1,231.54	125,653.68
	269 10/01/2044	1,509.63	275.39	1,234.24	124,419.44
	270 11/01/2044	1,509.63	272.69	1,236.94	123,182.50
	271 12/01/2044	1,509.63	269.97	1,239.66	121,942.84
2044 Totals		18,115.56	3,417.32	14,698.24	
	272 01/01/2045	1,509.63	267.26	1,242.37	120,700.47
	273 02/01/2045	1,509.63	264.54	1,245.09	119,455.38
	274 03/01/2045	1,509.63	261.81	1,247.82	118,207.56

Property of Cook County Clerk's Office

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Exhibit A - William F. and Amanda B. Efrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
275	04/01/2045	1,509.63	259.07	1,250.56	116,957.00
276	05/01/2045	1,509.63	256.33	1,253.30	115,703.70
277	06/01/2045	1,509.63	253.58	1,256.05	114,447.65
278	07/01/2045	1,509.63	250.83	1,258.80	113,188.85
279	08/01/2045	1,509.63	248.07	1,261.56	111,927.29
280	09/01/2045	1,509.63	245.31	1,264.32	110,662.97
281	10/01/2045	1,509.63	242.54	1,267.09	109,395.88
282	11/01/2045	1,509.63	239.76	1,269.87	108,126.01
283	12/01/2045	1,509.63	236.98	1,272.65	106,853.36
2045 Totals		18,115.56	3,016.08	15,089.48	
284	01/01/2046	1,509.63	234.19	1,275.44	105,577.92
285	02/01/2046	1,509.63	231.39	1,278.24	104,299.68
286	03/01/2046	1,509.63	228.59	1,281.04	103,018.64
287	04/01/2046	1,509.63	225.78	1,283.85	101,734.79
288	05/01/2046	1,509.63	222.97	1,286.66	100,448.13
289	06/01/2046	1,509.63	220.15	1,289.48	99,158.65
290	07/01/2046	1,509.63	217.32	1,292.31	97,866.34
291	08/01/2046	1,509.63	214.49	1,295.14	96,571.20
292	09/01/2046	1,509.63	211.65	1,297.98	95,273.22
293	10/01/2046	1,509.63	208.81	1,300.82	93,972.40
294	11/01/2046	1,509.63	205.96	1,303.67	92,668.73
295	12/01/2046	1,509.63	203.10	1,306.53	91,362.20
2046 Totals		18,115.56	2,624.40	15,491.16	
296	01/01/2047	1,509.63	200.24	1,309.39	90,052.81
297	02/01/2047	1,509.63	197.37	1,312.26	88,740.55
298	03/01/2047	1,509.63	194.49	1,315.14	87,425.41

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Exhibit A - William F. and Amanda B. Efrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	299 04/01/2047	1,509.63	191.61	1,318.02	86,107.39
	300 05/01/2047	1,509.63	188.72	1,320.91	84,786.48
	301 06/01/2047	1,509.63	185.82	1,323.81	83,462.67
	302 07/01/2047	1,509.63	182.92	1,326.71	82,135.96
	303 08/01/2047	1,509.63	180.01	1,329.62	80,806.34
	304 09/01/2047	1,509.63	177.10	1,332.53	79,473.81
	305 10/01/2047	1,509.63	174.18	1,335.45	78,138.36
	306 11/01/2047	1,509.63	171.25	1,338.38	76,799.98
	307 12/01/2047	1,509.63	168.32	1,341.31	75,458.67
	2047 Totals	18,115.56	2,212.03	15,903.53	
	308 01/01/2048	1,509.63	165.38	1,344.25	74,114.42
	309 02/01/2048	1,509.63	162.43	1,347.20	72,767.22
	310 03/01/2048	1,509.63	159.48	1,350.15	71,417.07
	311 04/01/2048	1,509.63	156.52	1,353.11	70,063.96
	312 05/01/2048	1,509.63	153.56	1,356.07	68,707.89
	313 06/01/2048	1,509.63	150.58	1,359.05	67,348.84
	314 07/01/2048	1,509.63	147.61	1,362.02	65,986.82
	315 08/01/2048	1,509.63	144.62	1,365.01	64,621.81
	316 09/01/2048	1,509.63	141.63	1,368.00	63,253.81
	317 10/01/2048	1,509.63	138.63	1,371.00	61,882.81
	318 11/01/2048	1,509.63	135.63	1,374.00	60,508.81
	319 12/01/2048	1,509.63	132.62	1,377.01	59,131.80
	2048 Totals	18,115.56	1,788.69	16,326.87	
	320 01/01/2049	1,509.63	129.60	1,380.03	57,751.77
	321 02/01/2049	1,509.63	126.57	1,383.06	56,368.71
	322 03/01/2049	1,509.63	123.54	1,386.09	54,982.62

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Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
323	04/01/2049	1,509.63	120.50	1,389.13	53,593.49
324	05/01/2049	1,509.63	117.46	1,392.17	52,201.32
325	06/01/2049	1,509.63	114.41	1,395.22	50,806.10
326	07/01/2049	1,509.63	111.35	1,398.28	49,407.82
327	08/01/2049	1,509.63	108.29	1,401.34	48,006.48
328	09/01/2049	1,509.63	105.21	1,404.42	46,602.06
329	10/01/2049	1,509.63	102.14	1,407.49	45,194.57
330	11/01/2049	1,509.63	99.05	1,410.58	43,783.99
331	12/01/2049	1,509.63	95.96	1,413.67	42,370.32
2049 Totals		18,115.56	1,354.08	16,761.48	
332	01/01/2050	1,509.63	92.86	1,416.77	40,953.55
333	02/01/2050	1,509.63	89.76	1,419.87	39,533.68
334	03/01/2050	1,509.63	86.64	1,422.99	38,110.69
335	04/01/2050	1,509.63	83.53	1,426.10	36,684.59
336	05/01/2050	1,509.63	80.40	1,429.23	35,255.36
337	06/01/2050	1,509.63	77.27	1,432.36	33,823.00
338	07/01/2050	1,509.63	74.13	1,435.50	32,387.50
339	08/01/2050	1,509.63	70.98	1,438.65	30,948.85
340	09/01/2050	1,509.63	67.83	1,441.80	29,507.05
341	10/01/2050	1,509.63	64.67	1,444.96	28,062.09
342	11/01/2050	1,509.63	61.50	1,448.13	26,613.96
343	12/01/2050	1,509.63	58.33	1,451.30	25,162.66
2050 Totals		18,115.56	907.90	17,207.66	
344	01/01/2051	1,509.63	55.15	1,454.48	23,708.18
345	02/01/2051	1,509.63	51.96	1,457.67	22,250.51
346	03/01/2051	1,509.63	48.77	1,460.86	20,789.65

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Exhibit A - William F. and Amanda B. Eftig, 736 Community Drive, La Grange Park, Illinois 60526

	Date	Payment	Interest	Principal	Balance
	347 04/01/2051	1,509.63	45.56	1,464.07	19,325.58
	348 05/01/2051	1,509.63	42.36	1,467.27	17,858.31
	349 06/01/2051	1,509.63	39.14	1,470.49	16,387.82
	350 07/01/2051	1,509.63	35.92	1,473.71	14,914.11
	351 08/01/2051	1,509.63	32.69	1,476.94	13,437.17
	352 09/01/2051	1,509.63	29.45	1,480.18	11,956.99
	353 10/01/2051	1,509.63	26.21	1,483.42	10,473.57
	354 11/01/2051	1,509.63	22.93	1,486.68	8,986.89
	355 12/01/2051	1,509.63	19.70	1,489.93	7,496.96
2051 Totals		18,115.56	419.86	17,665.70	
	356 01/01/2052	1,509.63	16.43	1,493.20	6,003.76
	357 02/01/2052	1,509.63	13.16	1,496.47	4,507.29
	358 03/01/2052	1,509.63	9.88	1,499.75	3,007.54
	359 04/01/2052	1,509.63	6.59	1,503.04	1,504.50
	360 05/01/2052	1,509.63	3.30	1,506.33	-1.83
2052 Totals		7,548.15	49.36	7,498.79	
Grand Totals		54,246.80	167,464.97	376,001.83	

An open balance of -1.83 remains on 5/1/2052.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

Exhibit A - William F. and Amanda B. Effrig, 736 Community Drive, La Grange Park, Illinois 60526

05/12/2022 9:55 AM

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
Undefined	\$167,466.80	\$376,000.00	\$543,466.80

Property of Cook County Clerk's Office