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Doc#. 2216521195 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 06/14/2022 10:51 AM Pg: 1 of 3

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud

844-768-1713

410-7126265 2/2

The property identified as:

PIN: 20-34-311-070-0000

Address:

Street: 8424 South King Drive

Street line 2:

City: Chicago

State: IL

ZIP Code: 60619

Lender: Michael F. Cavoto & Kelly L. Cavoto

Borrower: Michael E. Hill

Loan / Mortgage Amount: \$160,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 7/70 et seq. because it is not owner-occupied.

Certificate number: B6F369BD-7969-4ACA-B5C8-370C78473489

Execution date: 6/8/2022

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MORTGAGE 2/2

THIS MORTGAGE is made
this 8th day of June, 2022,
between the Mortgagor,
MICHAEL E. HILL of 7120
Eggleston, Chicago, IL 60621
(herein "Borrower"), and, the
Mortgagee, MICHAEL F.
CAVOTO and KELLY L.

CAVOTO of 617 Killarney
Drive, Dyer, IN 46311
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of **ONE HUNDRED SIXTY THOUSAND DOLLARS (\$160,000.00)**, which indebtedness is evidenced by Borrower's Note dated June 8, 2022, (herein "Note"), providing for payments of interest only, with the balance of the indebtedness, if not sooner paid, due and payable on June 5, 2023.

TO SECURE TO LENDER the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender, and the Lenders' successors and assigns, the following described property located in the County of Cook, State of Illinois:

LOT TEN (EXCEPT THE NORTH 12 FEET THEREOF) AND LOT ELEVEN (EXCEPT THE SOUTH 5 FEET THEREOF) IN BLOCK SIX IN BOWEN AND THATCHER'S SUBDIVISION OF THE NORTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address of Real Estate: 8424 SOUTH KING DRIVE, CHICAGO, IL 60619
Permanent Real Estate Index Number(s): 20-34-311-070-0000

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if the Mortgage is on a leasehold) are herein referred to as the "Property".

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BORROWER covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property if unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Borrower's interest in the Property.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

BORROWER



By: MICHAEL E. HILL

Date: _____

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county and state, do hereby Certify that MICHAEL E. HILL, personally known to me to be the same persons whose name is 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 ___ day of June, 2022.

7/29/23 
Notary Public

My Commission Expires: _____

This Instrument was Prepared by and After Recording, Return to:

Scott R. Wheaton
Scott R. Wheaton & Associates
3108 Ridge Road
Lansing, IL 60438

