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Doc#: 2230613197 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 11/02/2022 10:58 AM Pg: 1 of 5

767420 313

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 29-15-401-003-0000

Address:

Street: 15915 S PARK AVE

Street line 2:

City: SOUTH HOLLAND

State: IL

Citywide Title Corporation
111 W. Washington Street
Suite 1280
Chicago IL 60602

ZIP Code: 60473

Lender: FIRST MERCHANTS BANK

Borrower: BRENDAN A. HUNT, AN UNMARRIED MAN

Loan / Mortgage Amount: \$3,500.00

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: 2DE2867D-1485-4FDD-9BDF-F35C4B73E47E

Execution date: 10/19/2022

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Real Estate Retention Agreement FMB Grant

#161920

Borrower(s): Brendan A Hunt

First Mortgage Loan Number: 883777

For and in consideration of receiving First Merchants Bank grant funds in an amount not to exceed **\$3,500.00** under the First Merchants Bank Grant Program, with respect to that certain real property located at 15915 S Park Ave, South Holland, IL 60473, which is more fully described as follows and made a part hereof:

See Attached Exhibit A

Borrower(s) hereby agree that they shall maintain ownership and reside in this property as their primary residence for a period of five (5) years ("Retention Period") from the date of the closing and further agrees with First Merchants Bank that:

- I. First Merchants Bank, whose mailing address is 200 E. Jackson, Muncie, IN 47305, is to be given immediate written notice of any sale or refinancing of this property occurring prior to the end of the Retention Period.
- II. In the case of a sale prior to the end of the Retention Period (including transfer or assignment of the title or deed to another owner, subject to certain exceptions outlined herein), an amount calculated by First Merchants Bank shall be repaid to First Merchants Bank from any net gain or loss realized upon the sale of the property. The prescribed calculation for repayment is equal to the amount of the closing cost grant provided for this property, reduced by 20% for every full year the Borrower/Seller occupied the unit.
- III. In the case of any refinancing prior to the end of the Retention Period, an amount calculated by First Merchants Bank shall be repaid to First Merchants Bank from any net gain or loss realized upon the refinance of the property. The prescribed calculation for repayment is equal to the amount of the closing cost grant provided for this property, reduced by 20% for every full year the Borrower/Seller occupied the unit. First Merchants Bank is under no obligation to subordinate this Retention Agreement.




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IV. In the case of a foreclosure, deed-in-lieu, or assignment of the first mortgage, the obligation to repay the closing cost grant shall terminate upon final settlement or disposition, once such action is completed. Otherwise, the covenants contained herein shall continue until released by First Merchants Bank in writing or the expiration of the Retention Period, whichever should first occur.

Borrower acknowledges that First Merchants Bank may request additional documentation to assist with finalizing any property disposition that occurs during the Retention Period.

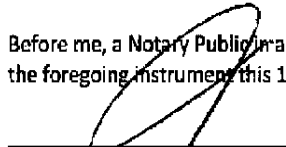
IN WITNESS WHEREOF, the Borrower(s) have executed this Agreement as of this 19th day of October, 2022.

 10/19/22

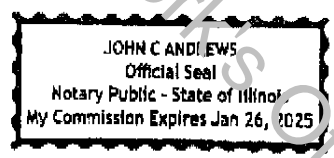
Brendan A Hunt

State of: ILLINOIS
County of: COOK

Before me, a Notary Public in and for said county, personally appeared Brendan A Hunt acknowledged the foregoing instrument this 19th day of October, 2022.



Notary Public
John C Andrews
Printed Name



This Instrument prepared by: Spring Christenson

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in the document, unless required by law. Spring Christenson

Upon Recording Return to: First Merchants Bank
Attn: Mortgage Post Closing
9301 Innovation Drive, Ste 280
Daleville, IN 47334



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Exhibit A

Property of Cook County Clerk's Office



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File No: 767920

EXHIBIT "A"

LOT 9 (EXCEPT THE NORTH 1/2 THEREOF) AND LOT 8 OF VAN ZANTEN'S SUBDIVISION OF LOT 3 (EXCEPTING THEREFROM THE SOUTH 105 FEET OF THE WEST 175 FEET THEREOF) IN THE SUBDIVISION OF THE WEST 78.17 ACRES OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE CALUMET RIVER, IN COOK COUNTY, ILLINOIS.

29-15-401-003-0000

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions.

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