



Doc# 2321329052 Fee \$93.00

RHSP FEE:\$18.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 08/01/2023 11:45 AM PG: 1 OF 3

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud 844-768-1713

The property identified as: PIN: 06-07-310-006-0000

Address:

Street: 868 Martin Drive

Street line 2:

City: Elgin

State: IL

ZIP Code: 60120

Lender: Frank Kirschner

Borrower: Thomas Kirschner

Loan / Mortgage Amount: \$72,333.33

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: E0B727F5-A2D2-4924-A2BD-E3BAC9B05D45

Execution date: 6/23/2023

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MORTGAGE

THIS MORTGAGE is made this **23rd day of JUNE, 2023**, between the Mortgagor, **THOMAS KIRSCHNER** (herein "Borrower"), and the Mortgagee, **FRANK KIRSCHNER**, whose address is 118 W. Lunt Avenue, Schaumburg, IL 60193 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy Two Thousand Three Hundred Thirty Three Dollars and 33/100ths, (\$72,333.33) which indebtedness is evidenced by Borrower's note dated JUNE 23, 2023 (herein "Note"), providing for monthly installments of principal and 3.66% interest, with the balance of the indebtedness, if not sooner paid, due and payable on thirty (30) years after date hereof.

TO SECURE to Lender (a) 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, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender, with power of sale, the following described property located in the County of Cook, State of Illinois:

which has the address of **868 MARTIN DRIVE, ELGIN, IL 60120** (herein "Property Address") and described as;

Parcel Number: 06-07-310-006-0000

Legal Description:

LOT 130 AND THE EAST 4 FEET OF LOT 129 IN LORD'S PARK MANOR UNIT NUMBER FOUR, A SUBDIVISION OF PARTY OF LOT 5 IN CIRCUIT COURT PARTITION OF PART OF SECTION 5 6 AND 7, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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

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(or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is 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 Lender's interest in the Property.

Property of Cook County Clerk's Office

Thomas Kirschner

Thomas Kirschner

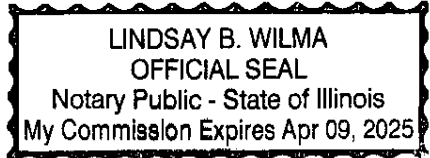
(Execute Original Only)

Date: 6/23/23

STATE OF ILLINOIS, Will County ss:

On this 23rd day of June, 2023, before me personally appeared Thomas Kirschner, and acknowledged the foregoing to be a free act and deed.

Lindsay B. Wilma
NOTARY PUBLIC



Mail To:
Thomas L. Murphy PC
9500 Bormet Dr., Ste. 103
Mokena, IL 60448

Prepared By:
Thomas L. Murphy PC
9500 Bormet Dr., Ste. 103
Mokena, IL 60448