

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

Doc#: 2322255107 Fee: \$107.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 08/10/2023 09:36 AM Pg: 1 of 13

The property identified as: **PIN: 27-10-100-114-0000**

**Address:**

**Street:** 14490 John Humphrey Dr

**Street line 2:**

**City:** Orland Park

**State:** IL

**ZIP Code:** 60462

**Lender:** Zodiac Development & Investments LLC

**Borrower:** 14494 John Humphry Drive LLC

**Loan / Mortgage Amount:** \$240,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is commercial property.

Chicago Title / km

23CSA4011106J

Accommodation

ONLY

(2 of 2)

**Certificate number:** 04E758F4-F327-4D95-898E-1D326FE8EBD9

**Execution date:** 8/2/2023

# UNOFFICIAL COPY

**After Recording Mail to:**

Zodiac Development & Investments, LLC  
 16112 Syd Creek Dr  
 Homer Glen, IL 60491

**Prepared by:**

Zodiac Development & Investments, LLC  
 16112 Syd Creek Dr  
 Homer Glen, IL 60491

---

## MORTGAGE

**THIS MORTGAGE** ("Security Instrument") is given on **August 2, 2023**. The mortgagor is **14494 John Humphry Drive an Illinois Limited Liability Company**. ("Borrower").

This Security Instrument is given to **Zodiac Development & Investments LLC** and whose address is **16112 Syd Creek, Homer Glen, IL 60491** ("Lender").

Borrower owes Lender the principal sum of **TWO HUNDRED FORTY THOUSAND DOLLARS, (U.S. \$240,000.00)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK COUNTY, ILLINOIS**:

**PLEASE SEE ATTACHED LEGAL DESCRIPTION**

**Lender is requiring monthly interest only payments of accrued 0% annually compounded interest.**

**The principal amount of the loan (\$240,000.00) plus 0% annual compounded interest is to be paid full upon maturity date if any, death of the borrower, lender financial hardship or sale of the property, whichever comes first. Lender reserves the right to have the principal amount of the loan (\$240,000.00) plus 0% annual compounded interest to be paid in full within 90 days of written notice to the Borrower in the event of death of any of the borrowers or lender financial hardship. See Exhibit A, Amortization Table.**

**UNOFFICIAL COPY**

Which has the address of **14490 John Humphrey Drive.**

[Street]

**Orland Park**

**IL**

**60462**

[City]

[State]

[Zip Code]

**PIN: 27-10-100-114-0000**

("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 Instruments 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 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay (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; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums.
- 3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 shall be applied: first, to any prepayments charges due under the Note; second, to interest due; third, to principal due; and last, to any late charges due under the Note.
- 4. Charges; Liens.** Borrower 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. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

# UNOFFICIAL COPY

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower 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.** Borrower shall keep the improvements now existing or hereafter erected on property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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

Unless Lender and Borrower 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 Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender'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 Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender 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 Lender and Borrower otherwise agree in writing, any application of proceeds to principal 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 under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender'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 Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms

# UNOFFICIAL COPY

of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**7. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**8. Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

**9. 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 Lender.

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 Borrower. 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 Borrower and Lender 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 Borrower. 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 Borrower and Lender 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 sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender To Borrower that the condemner offers to make an award or settle a claim for damages, Borrower fail to respond to Lender within 30 days after the date the notice is given, Lender 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 Lender and Borrower otherwise agree in writing, any application of proceeds to principal 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.

**10. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to

# UNOFFICIAL COPY

commence proceedings against any successor in interest or refuse to extend time for payment or Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**11. 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 Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower'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 Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument of the Note without that Borrower's consent.

**12. Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charges to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. If a refund reduces principal, the reduction will be treated as partial prepayment without any prepayment charge under the Note.

**13. Notices.** Any notice to Borrower 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 Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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

**15. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**16. Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender 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 Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercised this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If

# UNOFFICIAL COPY

Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**17. Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if not acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

**18. Hazardous Substance.** Borrower shall not permit the presence, use, disposal, storage, or release of any hazardous substance on or in the property. Borrower shall not do, nor allow anyone else to do, anything affecting the property that is in violation of any environmental law. The preceding two sentences shall not apply to the presence, use or storage on the property of small quantities of hazardous substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the property.

Borrower shall promptly give lender 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 any environmental law of which borrower has actual knowledge. If Borrower 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, Borrower shall promptly take all necessary remedial actions in accordance with environmental Law.

As used in this paragraph 20, "Hazardous Substance" are those substances defined as toxic or hazardous substances by the Environmental law and following substance: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formable and radio action materials. As used in the program 20, "Environmental Law" means federal laws of jurisdiction where the property is located that relate to health, safety or environmental protection.

**NON-UNIFORM COVENANTS.** Borrower and lender further covenant and agrees as follows:

**19. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this security Instrument (but prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 90 days from the date the notice is given to borrower, 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. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date

# UNOFFICIAL COPY

specified in the notice, Lender 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. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and cost of title evidence.

**20. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

**21. Attorney's Fees.** As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by a circuit or appellate court.

**22. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider (s) were a part of this Security Instrument.  
[Check applicable box (es)]

- Adjustable Rate Rider       Condominium Rider       1-4 Family Rider
- Graduated Payment Rider       Planned Unit Development Rider       Biweekly Payment Rider
- Balloon Rider       Rate Improvement Rider       Second Home Rider

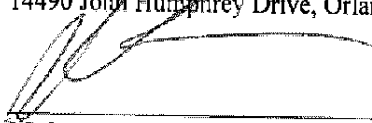
Other (s) [specify] **Default Rider**

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

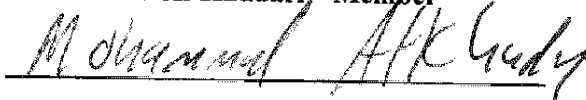
**THIS IS A MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.**

Signed, sealed and delivered in the presence of:

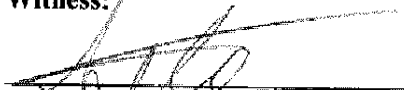
14494 John Humphry Drive, LLC ("Borrower")  
14490 John Humphrey Drive, Orland Park, IL 60462



**Mohammad Al-Khudari - Member**



**Witness:**



**Printed Name:** Mohammad Al-Khudari



# UNOFFICIAL COPY

STATE OF IL  
COUNTY OF COOK

The foregoing instrument was acknowledge before me this 2<sup>nd</sup> day of AUGUST, 2023 by  
**14494 John Humphry Drive, LLC an Illinois Limited Liability Company,**  
who are personally known to me or who have produced their **Illinois** license as identification



Printed Name: Robin J. Morris  
Notary Public  
My Commission Expires:

Notary Public of Cook County Clerk's Office

# UNOFFICIAL COPY

## DEFAULT RIDER

### (A) Default

If we do not pay the full amount owed on the required due date, we are in default. If we do not pay the full monthly amount owed every month on the required due date, we are in default.

### (B) Notice of Default

If we are in default, the Note Holder may send me a written notice telling us that if we do not pay the overdue amount by certain date, the Note Holder may require us to pay immediately the full amount of principal which has not been paid and all interest that I owe on the amount. That date must be at least 90 days after the date on which the notice is delivered or mailed to us.

### (C) No Waiver By Note Holder

Even if, at a time when we are in default, the Note Holder does not require us to pay immediately in full as described above, the Note Holder will still have the right to do so if we are in default at a later time.

### (D) Payment of Note Holder's Costs and Expenses

It is expressly agreed that if any payment due hereunder is not made in full when the same is due, or if any default occurs in the Mortgage, or in any other loan document executed in connection herewith, then or at any time thereafter at the option of Lender, the whole of the principal sum remaining unpaid hereunder together with all accrued and unpaid interest thereon, shall become due and payable immediately without presentment, notice, protest or demand of any kind, anything contained therein to the contrary in anyway notwithstanding. Borrower shall also be obligated to pay as part of the indebtedness evidenced by the Note, all costs of collection, whether or not a suit is brought, including any reasonable attorneys' fees that may be incurred in the collection or enforcement hereof. The term "attorneys' fees" shall include but not be limited to any such fees incurred in any appellate or related ancillary or supplementary proceedings, whether before or after final judgment related to the enforcement or defense of this Note.

Signed, sealed and delivered in the presence of:

14494 John Humphry Drive, LLC ("Borrower")  
14490 John Humphrey Drive, Orland Park, IL 60462

  
Mohammad Al-Khudari – Member

# UNOFFICIAL COPY

CHICAGO TITLE  
COMPANY

## LEGAL DESCRIPTION

Order No.: 23CSA401110WJ

For APN/Parcel ID(s): 27-10-100-114-0000

A PART OF LOT 3 IN OWNER'S SUBDIVISION OF THE SOUTH 300.0 FEET OF THE NORTH 1666.70 FEET OF THE WEST 726.0 FEET OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 12. EAST OF THE THIRD PRINCIPAL MERIDIAN. ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 2, 1987 AS DOCUMENT NO. 87639695, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF LOT 3; THENCE SOUTH 89 DEGREES 52 MINUTES 00 SECONDS WEST ALONG THE SOUTH LINE OF LOT 3, A DISTANCE OF 9.23 FEET; THENCE NORTH 00 DEGREES 08 MINUTES 00 SECONDS WEST, A DISTANCE OF 43.07 FEET; THENCE NORTH 08 DEGREES 50 MINUTES 59 SECONDS EAST, A DISTANCE OF 19.40 FEET; THENCE NORTH 81 DEGREES 09 MINUTES 01 SECONDS WEST, A DISTANCE OF 3.50 FEET; THENCE NORTH 08 DEGREES 43 MINUTES 33 SECONDS EAST, A DISTANCE OF 22.57 FEET; THENCE SOUTH 80 DEGREES 56 MINUTES 21 SECONDS EAST, A DISTANCE OF 3.50 FEET; THENCE NORTH 09 DEGREES 03 MINUTES 39 SECONDS EAST, A DISTANCE OF 20.01 FEET; THENCE NORTH 80 DEGREES 56 MINUTES 21 SECONDS WEST, A DISTANCE OF 3.54 FEET; THENCE NORTH 08 DEGREES 51 MINUTES 17 SECONDS EAST, A DISTANCE OF 16.45 FEET TO THE POINT OF BEGINNING; THENCE NORTH 81 DEGREES 02 MINUTES 50 SECONDS WEST, A DISTANCE OF 64.00 FEET; THENCE NORTH 08 DEGREES 51 MINUTES 29 SECONDS EAST, A DISTANCE OF 6.15 FEET; THENCE NORTH 81 DEGREES 09 MINUTES 01 SECONDS WEST, A DISTANCE OF 3.50 FEET; THENCE NORTH 08 DEGREES 50 MINUTES 59 SECONDS EAST, A DISTANCE OF 19.32 FEET; THENCE SOUTH 81 DEGREES 09 MINUTES 01 SECONDS EAST, A DISTANCE OF 71.00 FEET; THENCE SOUTH 08 DEGREES 50 MINUTES 59 SECONDS WEST, A DISTANCE OF 19.32 FEET; THENCE NORTH 81 DEGREES 08 MINUTES 43 SECONDS WEST, A DISTANCE OF 3.50 FEET; THENCE SOUTH 08 DEGREES 51 MINUTES 17 SECONDS WEST, A DISTANCE OF 6.27 FEET TO THE POINT OF BEGINNING.

**UNOFFICIAL COPY****EXHIBIT A****AMORTIZATION SCHEDULE****14490 John Humphrey Drive, Orland Park, IL 60452**

<b>Month</b>	<b>Principal</b>	<b>Interest</b>	<b>Total Paid</b>	<b>Balance</b>
August 2, 2023	\$20,000.00	\$0	\$20,000.00	\$220,000.00
September 2, 2023	\$20,000.00	\$0	\$20,000.00	\$200,000.00
October 2, 2023	\$20,000.00	\$0	\$20,000.00	\$180,000.00
November 2, 2023	\$20,000.00	\$0	\$20,000.00	\$160,000.00
December 2, 2023	\$20,000.00	\$0	\$20,000.00	\$140,000.00
January 2, 2024	\$20,000.00	\$0	\$20,000.00	\$120,000.00
February 2, 2024	\$20,000.00	\$0	\$20,000.00	\$100,000.00
March 2, 2024	\$20,000.00	\$0	\$20,000.00	\$80,000.00

# UNOFFICIAL COPY

April 2, 2024	\$20,000.00	\$0	\$20,000.00	\$60,000.00
May 2, 2024	\$20,000.00	\$0	\$20,000.00	\$40,000.00
June 2, 2024	\$20,000.00	\$0	\$20,000.00	\$20,000.00
July 2, 2024	\$20,000.00	\$0	\$20,000.00	\$0.00

MAK Property Management LLC

14490 John Humphrey Drive.  
Orland Park, IL 60452  
("Borrower")

By: Mohammad Al-Khudari  
- Member

Property of Cook County Clerk's Office