

Illinois Anti-Predatory
Lending Database
Program

Doc#: 2325833147 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 09/15/2023 10:56 AM Pg: 1 of 5

Certificate of Exemption



Report Mortgage Fraud

844-768-1713

23069024

The property identified as: PIN: 16-15-414-035-0000

Address:

Street: 4038 W ARTHINGTON ST

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60624

Lender: ZENITH SOLUTIONS LLC

Borrower: CLS SOLUTIONS, LLC

Loan / Mortgage Amount: \$52,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is not owner-occupied.

Certificate number: DA00237B-F5CC-44D1-A109-749F881D282D

Execution date: 7/20/2023

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MORTGAGE DEED

THIS MORTGAGE DEED (the "Mortgage") is made and entered on July 15, 2023 by and between CLS Solutions LLC, of 8465 W. Sahara Avenue Ste 111, Las Vegas, Nevada 89117 (the "Mortgagor") and Zenith Solutions, LLC, of PO BOX 1306, Lake Forest, California 92609 (the "Mortgagee") which term includes any holder of this Mortgage, to secure the payment of the **PRINCIPAL SUM** of \$52,000.00, as provided in this Mortgage, and also to secure the performance of all the terms, covenants, agreements, conditions and extensions of this Mortgage.

IN CONSIDERATION OF the loan made by Mortgagee to Mortgagor and for the purpose expressed above, the Mortgagor does hereby grant and convey to Mortgagee, with **MORTGAGE COVENANTS**, the following described property (the "Property") situated at 4038 W ARTHINGTON STREET, in the City of Chicago, County of Cook, in the State of Illinois, with the following legal description:

LOT 13 IN BLOCK 3 IN BUTLER, CUMMINS AND SCULLY'S SUBDIVISION OF PART OF MUNSON'S ADDITION TO CHICAGO IN SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 16-15-414-035-0000

PAYMENT OF SUMS SECURED.

Mortgagor shall pay to Mortgagee the principal and interest as agreed and reasonable charges fixed by Mortgagee to satisfy and discharge this Mortgage of record and any other relevant loan documents, and all other sums hereby secured. Mortgagor shall keep and perform every other term, provision, covenant, and agreement of this Mortgage.

WHEN THIS MORTGAGE BECOMES VOID.

When the loan secured by this Mortgage has been paid in full with all interest due, this Mortgage shall become void.

MORTGAGOR FURTHER COVENANTS AND AGREES THAT:

- a. Mortgagor warrants that it is lawfully seized of the Property, that it has full right and is lawfully authorized to sell, convey, or encumber the same, and that the Property is free and clear of all liens and encumbrances except as provided herein.
- b. Mortgagor covenants to warrant and forever defend, all and singular, the Property unto the Mortgagee forever from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.
- c. Mortgagor will make with each periodic payment secured by this Mortgage a payment

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sufficient to provide a fund from which the real estate taxes, betterment assessments and other municipal charges which can become a lien against the mortgaged premises can be paid by Mortgagee when due. This provision shall be effective only in the event that a fund for the same purpose is not required to be established by the holder of a senior mortgage.

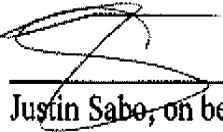
- d. In the event that Mortgagor fails to carry out the covenants and agreements set forth herein, the Mortgagee may do and pay for whatever is necessary to protect the value of and the Mortgagee's rights in the mortgaged Property and any amounts so paid shall be added to the Principal Sum due the Mortgagee hereunder.
- e. In the event that any condition of this Mortgage shall be in default within a reasonable time, the entire debt shall become immediately due and payable at the option of the Mortgagee. Mortgagee shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred.
- f. In the event that the Mortgagor transfers ownership (either legal or equitable) or any security interest in the mortgaged Property, whether voluntarily or involuntarily, the Mortgagee may at its option declare the entire debt due and payable.
- g. This Mortgage is also security for all other direct and contingent liabilities of the Mortgagor to Mortgagee which are due or become due and whether now existing or hereafter contracted.
- h. Mortgagor shall not commit waste or permit others to commit actual, permissive or constructive waste on the Property.
- i. This Mortgage is upon the statutory condition and the other conditions set forth herein, for breach of which Mortgagee shall have the statutory power of sale to the extent existing under the laws of this State.

DeKalb County Clerk's Office

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Mortgagor Signature:

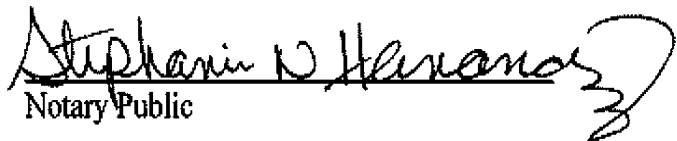
DATED: 7/20/23



Justin Sabo, on behalf of CLS Solutions LLC

IL COOK
STATE OF ~~NEVADA~~, COUNTY OF ~~CLARK~~, ss:

This instrument was acknowledged before me on this 20th day of July,
23 by Justin Sabo on behalf of CLS Solutions LLC.


Notary Public

Notary
Title (and Rank)

My commission expires 4/13/27



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Mortgagee Signature:

DATED: 07/18/2023

Gautam

Gautam Chaudhary, Managing Member, on behalf of Zenith Solutions, LLC

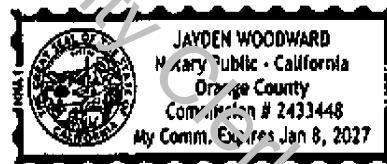
A notary public or other officer completing this certificate verifies only the identity of the individual(s) who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF ORANGE

On 07/18/2023 before me, Jayden Woodward, Notary Public personally appeared GAUTAM CHAUDHARY, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



[Signature]
Signature of Notary Public

(Notary Seal)