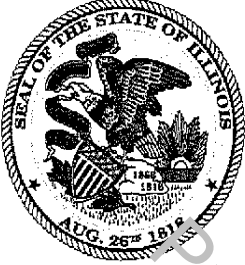


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Illinois Anti-Predatory
Lending Database
Program

Doc#: 2327710006 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 10/04/2023 09:10 AM Pg: 1 of 4

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 03-18-115-024-0000

Address:

Street: 1510 W. Raliegth Court

Street line 2:

City: Arlington Heights

State: IL

ZIP Code: 60004

Lender: Cherry Creek Lending

Borrower: Walter R. Krause and Diane L. Krause, husband and wife, as Co-Trustees of the Krause Family Trust dated January 7, 2020

Loan / Mortgage Amount: \$215,000.00

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 loan is a HELOC which is not simultaneous with a new first mortgage.

23007860DK 1/1 TK RM

Certificate number: 222F0120-B46B-4E98-A300-0E8D3D7EE049

Execution date: 9/29/2023

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Prepared by &

When Recorded Mail To:
Cherry Creek Lending
1224 S. River Rd. A-106
St. George, UT. 847890

MORTGAGE / FIRST TRUST DEED

THIS TRUST DEED is made this 29TH of September 2023 between the **Walter R. Krause and Diane L. Krause, husband and wife, as Co-Trustees of the Krause Family Trust dated January 7, 2020**, as Trustors, whose address is 1510 W. Raleigh Court in Arlington Heights, IL. 60004, and **Rampart Title** as Trustees, whose address is 1060 S. Main St. #102, St. George, UT. 84770, and **Cherry Creek Lending** as beneficiary whose address is 1224 S. River Rd., A-106, St. George, UT. 84790.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated in COOK COUNTY, ILLINOIS

1510 w. Raleigh Court, Arlington Heights, IL. 60004.

Legal Description:

LOT 78 IN BERKLEY RIDGE SUBDIVISION OF PART OF LOT 8 IN GEORGE KIRCHOFF ESTATES SUBDIVISION OF PARTS OF SECTIONS 12 AND 13, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN AND SECTIONS 7 AND 18, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 03-18-115-024-0000.

Together with all building, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto now or hereafter used or enjoyed with said property, or any part thereof.

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith in the amount of **\$215,000.00 payable** to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and Attorney's fees in the event of default in payment of the indebtedness secured hereby and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

Trustee accepts this Trust when this Trust Deed duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify and party hereto of pending sale under any other Trust Deed or of any action or proceeding in which Trustor, Beneficiary, or Trustee shall be a party, unless brought by Trustee.

UNOFFICIAL COPY

Walter R. Krause
Walter R. Krause, Trustee of,

Diane L. Krause
Diane L. Krause, Trustee of,

Walter R. Krause and Diane L. Krause, husband and wife, as Co-trustees of the Krause Family Trust dated January 7, 2020.

STATE OF IL)

COUNTY OF Lake)

On the 29 day of September, 2023 appeared before me T. Klimovich, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



T. Klimovich
Notary Public:
My commission expires: 09-09-25

Property of Cook County Clerk's Office

UNOFFICIAL COPY

EXHIBIT "A"

Order No.: 23007860DK

For APN/Parcel ID(s): 03-18-115-024-0000

LOT 78 IN BERKLEY RIDGE SUBDIVISION OF PART OF LOT 8 IN GEORGE KIRCHOFF ESTATES SUBDIVISION OF PARTS OF SECTIONS 12 AND 13, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN AND SECTIONS 7 AND 18, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office