

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

Doc#: 2412414205 Fee: \$107.00  
CEDRIC GILES  
COOK COUNTY CLERK'S OFFICE  
Date 5/3/2024 4:00 PM Pg: 1 of 4

### Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

The property identified as: **PIN:** 14-29-414-044-1006

**Address:**

**Street:** 1127 W. Wrightwood Ave., Unit 3W

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60614

**Lender:** Sandra S. Welch and Gregory Welch

**Borrower:** Jacqueline W. Thornton and Patrick Thornton

**Loan / Mortgage Amount:** \$250,000.00

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 application was taken by an exempt entity or person.

**Certificate number:** 26F0A63F-0F86-4F29-97AA-FFC50480099F

**Execution date:** 4/1/2024

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Mail to:

Sandra S. Welch  
Gregory Welch  
811 The Esplanade North, #404  
Venice, Florida 34285

-----[Space Above This Line For Recording Data]-----

## INTEREST ONLY BALOON MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on April 1, 2024. The mortgagor is Jacqueline W. Thornton and Patrick Thornton ("Borrower"). This Security Instrument is given to Sandra S. Welch and Gregory Welch, whose address is 811 The Esplanade North, #404, Venice, Florida 34285 ("Lender"). Borrower owes Lender the sum of TWO HUNDRED FIFTY THOUSAND AND 00/100 DOLLARS (U.S. \$250,000.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly interest only payments, with the full debt, if not paid earlier, due and payable on April 1, 2033. 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; and (b) 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:

SEE ATTACHED "LEGAL DESCRIPTION"

situated in the County of Cook, in the State of Illinois, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

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.

Permanent Real Estate Index Number: 14-29-414-044-1006

Address of Real Estate: 1127 W. Wrightwood Ave., Unit 3W, Chicago, Illinois 60614

Dated this 1<sup>st</sup> day of April, 2024.

Rachel Schwarz

By:   
Jacqueline W. Thornton

By:   
Patrick Thornton

Subscribed to and sworn before me this 1<sup>st</sup> day of April, 2024

  
Notary Public



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## LEGAL DESCRIPTION

PARCEL 1: UNIT 3W TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 1127 WEST WRIGHTWOOD CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 99403730, AS AMENDED, IN SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EXCLUSIVE RIGHT TO THE USE OF C-6, A LIMITED COMMON ELEMENT, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM AND SURVEY ATTACHED THERETO, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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