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**Illinois Anti-Predatory  
Lending Database  
Program**

**Certificate of Exemption**

**Report Mortgage Fraud  
800-532-8785**

The property identified as: **PIN: 28-36-207-003-0000**

**Address:**

**Street:** 17613 Dundee Avenue

**Street line 2:**

**City:** Homewood

**State:** IL

**ZIP Code:** 60430

**Lender:** Secretary of Housing and Urban Development

**Borrower:** Lionel Lawson

**Loan / Mortgage Amount:** \$32,145.07

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.

**Certificate number:** 68AB6128-9215-46DD-B53D-8128802971F5

**Execution date:** 07/31/2009

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Return To:  
Southwest Financial Services, LTD.  
P.O. Box 300  
Cincinnati, OH 45273-8043

~~XXXXXXXXXXXXXXXXXXXX~~  
DF467439

Space above for recording.

*Prepared by Mohammed Farooq*  
~~After recording please return document to:~~

Fifth Third Mortgage Company  
Madisonville Office Building  
5001 Kingsley Drive  
Cincinnati, OH 45263

FHA Case No.

1374626652

## SUBORDINATE MORTGAGE *11100389-01R*

THIS SUBORDINATE MORTGAGE is given on July 31, 2009. The Mortgagor is: LIONEL LAWSON and BENITA A BRADFORD whose address is: 17613 DUNDEE AVE, HOMEWOOD, IL 60430.

*husband and wife*  
This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street NW, Washington, D.C. 10410. Borrower owes Lender the principal sum of Thirty Two Thousand One Hundred Forty Five Dollars and Seven Cents (U.S. \$32,145.07). This debt is evidenced by Borrower's note dated the same date as this Security Instrument, which provides for the full debt, if not paid earlier, due and payable on 02/01/2039.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the note, 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 the Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant, and convey to the Lender with power of sale the following described property located in COOK COUNTY TAX COLLECTOR County, IL:

which has the address of: 17613 DUNDEE AVE  
HOMEWOOD, IL 60430;

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. This Security Instrument shall also cover all replacements and additions. All of the foregoing is referred to in this Security Instrument 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 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 or 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.

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Borrower and Lender covenant agree as follows:

## UNIFORM COVENANTS.

### 1. Payment of Principal.

Borrower shall pay when due the principal of the debt evidenced by the Note.

### 2. Borrower Not Released; Forbearance by Lender Not a Waiver.

Extension of the time of payment

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 successor in interest. Lender shall not be required to commence proceedings against any successor interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver or preclude the exercise of any right or remedy.

### 3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.

The covenants and

agreements of this Security Instrument shall bind and benefit the successor and assigns of Lender and Borrower. 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 term of this Security instrument or the Note without that Borrower's consent.

### 4. Notices.

Any notice to Borrower provide 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 given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, D.C. 10410 or 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.

### 5. 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 or 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.

### 6. Borrower's Copy.

Borrower shall be given one conformed copy of the note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

### 7. Acceleration; Remedies.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 7 of the Subordinate Note. The Secretary may invoke the nonjudicial power of sale provided in the Single Family mortgage Foreclosure Act to commence foreclosure and sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.

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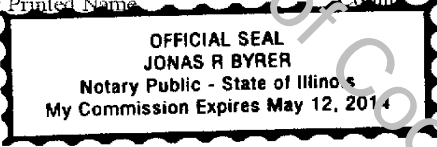
BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by borrower and recorded with it.

Witness: Vincent Contreas Lionel Lawson (SEAL)  
VIOLENT CONTREAS LIONEL LAWSON, Borrower

Witness: Vincent Contreas Benita A Bradford (SEAL)  
VIOLENT CONTREAS BENITA A BRADFORD, Borrower  
husband and wife

The Borrower(s) personally appeared before me, personally known to me (or 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.

Notary Seal: [Signature] 10/22/10  
Notary Signature JSB/HR Date  
Jonas Byrer Cook 5/12/14  
Notary Printed Name County Commission Expiration Date

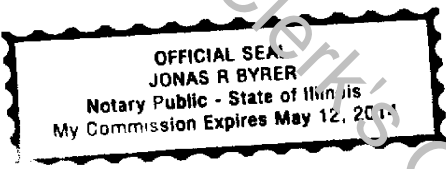


Notary Acknowledgement

State of ILLINOIS  
County of Cook

On October, 22, 2010 before me, JONAS R BYRER

Signature [Signature]



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## EXHIBIT "A" LEGAL DESCRIPTION

Page: 1 of 1

Account #: 17555399  
Order Date : 06/28/2010  
Reference : 406874933  
Name : LIONEL LAWSON  
Deed Ref : 0821808129

Index #:  
Parcel #: 28-36-207-003-0000

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF IL, TO WIT: LOT 3 IN BLOCK 10 IN DIX MOOR BEING A SUBDIVISION IN SECTION 36, TOWNSHIP 36, NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AN IN SECTION 31, TOWNSHIP 36, NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 6, 1927 AS DOCUMENT NUMBER 9675674, IN COOK COUNTY ILLINOIS.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 0821808129, OF THE COOK COUNTY, ILLINOIS RECORDS.