

**Illinois Anti-Predatory  
Lending Database  
Program**

**Certificate of Exemption**

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

The property identified as: **PIN: 07-24-302-016-1337**

**Address:**

**Street:** 1233 IRONWOOD CT UNIT C1

**Street line 2:**

**City:** SCHAUMBURG

**State:** IL

**ZIP Code:** 60193

**Lender:** SECRETARY OF HOUSING AND URBAN DEVELOPMENT

**Borrower:** SAM BENDING AND KIMBERLY BENDING

**Loan / Mortgage Amount:** \$14,144.58

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:** 771B0EE8-0012-4743-A337-40EBDA38C99A

**Execution date:** 12/09/2013

# UNOFFICIAL COPY

Space above for recording.

## SUBORDINATE MORTGAGE

FHA Case No.

1375060774

After recording please return document to :  
FIFTH THIRD BANK  
MADISONVILLE OFFICE BUILDING  
5001 KINGSLEY DRIVE  
CINCINNATI, OH 45227-1114

11/26/2013  
\*\*\*\*\*1494

(513) 358-3303  
Prepared by:  
Kimberly Taylor

THIS SUBORDINATE MORTGAGE is given on 11/26/2013. The Mortgagor is: SAM BENDING and KIMBERLY BENDING whose address is:  
1233 IRONWOOD CT UNIT C1  
SCHAUMBURG, IL 60193

This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street SW, Washington, D.C. 20410, Borrower owes Lender the principal sum of Fourteen Thousand One Hundred Forty Four Dollars and Fifty Eight Cents (U.S. \$14,144.58). 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 11/1/2043.

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, IL:

Doc # 0921047054  
Dated 7/14/09  
Recorded 7/29/09  
Parcel # 07243020161337

See attached exhibit "A"

which has the address of:  
1233 IRONWOOD CT UNIT C1  
SCHAUMBURG, IL 60193

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 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 given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, D.C. 20410 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.



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**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.

By signing this document, you are agreeing to the terms and conditions contained in this Security Instrument and in any rider(s) executed by borrower and recorded with it.

Samuel Bending  
SAM BENDING Borrower

11/27/13  
Date

Kimberly Bending  
KIMBERLY BENDING - Co-borrower

11/27/13  
Date

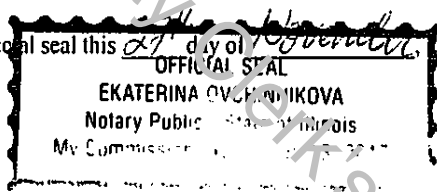
**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Illinois COUNTY OF Lake ss.

Before me a Notary Public in and for said County and State personally appeared SAM BENDING and KIMBERLY BENDING, who is/are personally known to me or have produced driver's license identification and who did take an oath and who executed the foregoing conveyance to Fifth Third Mortgage Company and severally acknowledged the execution thereof to be his/her free act and deed for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 27 day of November, 2013.

Ekatereina Ovchinnikova  
Notary Public  
My Commission Expires 06/13/2017



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## NAME AFFIDAVIT

Before me, the undersigned authority, this day personally appeared SAM BENDING

("Affiant") who being by me first duly sworn, affirmed as follows:

Affiant is one and the same person as: SAMUEL <sup>K</sup> BENDING

Affiant is one and the same person as: \_\_\_\_\_

Samuel K. Bending  
(SIGNATURE)

Samuel K Bending  
(PRINT NAME OF AFFIANT)

Rhonda Sitko  
(PRINTED NAME OF NOTARY)

STATE OF Illinois

COUNTY OF Cook

Sworn to and subscribed before me this 9th day of December, 2013, by Samuel K. Bending who was personally known to me or who presented Drivers license as identification.



[Signature]  
COMMISSION NO. (SIGNATURE OF NOTARY)

8-6-17  
(COMMISSION EXPIRATION)



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**Law Title Insurance Agency Inc.-Naperville**  
**Agent for National Land Title**

Title Department: 2900 Ogden Avenue, Lisle, IL 60532  
Phone (630) 717-1383 Fax (630) 717-7723

## **TITLE COMMITMENT SCHEDULE A-1: LEGAL DESCRIPTION**

**Commitment Number: 305803C-SB**

*The land referred to in this Commitment is described as follows:*

UNIT NO. 5-13-113-PC-1 IN LEXINGTON GREEN II AS DELINEATED ON A SURVEY OF PARTS OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS (HEREINAFTER REFERRED TO AS PARCEL) WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM MADE BY CENTRAL NATIONAL BANK IN CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 1, 1976 AND KNOWN AS TRUST NUMBER 21741 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 23863582, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY).

FOR INFORMATION ONLY: 07-24-302-016-1337  
1233 IRONWOOD COURT, UNIT C1, SCHAUMBURG IL 60193

Cook County Clerk's Office