

**Illinois Anti-Predatory  
Lending Database  
Program**

**Certificate of Exemption**

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

The property identified as: **PIN: 16-08-209-011-0000**

**Address:**

**Street:** 5807 W. Huron Street

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60644

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

**Borrower:** Lakeita C. Harris

**Loan / Mortgage Amount:** \$16,854.78

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:** 7CFA22E6-2309-444D-A558-277A6A431415

**Execution date:** 09/09/2014

**UNOFFICIAL COPY**

[Space above this line for Recording Data]

Please record/return to:

Cenlar FSB

425 Phillips Blvd., Ewing, N.J. 08618

Prepared by: Najlaa Richard

FHA # 137-6281510/703

Loan # 0034699546

**SUBORDINATE MORTGAGE**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **June 13<sup>th</sup>, 2014**. The Mortgagor is **Lakeita C. Harris, Unmarried** ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development and whose address is:

**OFFICE OF THE HOUSING FHA-COMPTROLLER, DIRECTOR OF MORTGAGE  
INSURANCE ACCOUNTING & SERVICING  
451 7TH ST SW WASHINGTON, DC 20410.**

Borrower owes Lender the principal sum of:

**Sixteen Thousand Eight Hundred Fifty-Four Dollars and 78/100 (\$16,854.78).**

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 **July 1, 2014**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, 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 Borrower's covenants and agreements under this Security Agreement and the Note. This references the original Mortgage in the amount of **\$185,183.00** given to **Mortgage Electronic Registration Systems, Inc. ("MERS") Nominee for Prospect Mortgage, LLC** dated **May 17, 2011**, and recorded on **June 9, 2011** as Instrument No **1116033184**, in the Office of the **Cook County Recorder of Deeds, Illinois**. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale the following described property located in the County of: **Cook** State of: **Illinois**

**See Exhibit "A" Attached Hereto and Made a Part Hereof.**

Which has the address of: **5807 W. Huron Street, Chicago, Illinois, 60644**

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. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

# UNOFFICIAL COPY

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, and convey the Property and that 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.

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 in 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 of 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 successors 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 directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 10410, or any 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.

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[Space Below This Line for Acknowledgement]

Loan Modification  
Lakeita C. Harris  
Loan # 0034699546

STATE OF ILLINOIS

COUNTY OF Cook SS:

I, Barbara A Harris, a Notary Public in and for said county and state, do hereby certify that **Lakeita C. Harris, Unmarried**, personally known to me (or satisfactorily proven) to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 25 day of June, 2014.

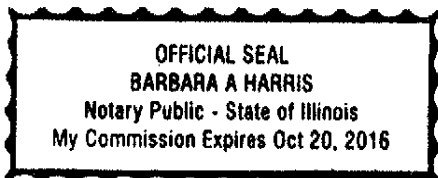
Barbara A Harris  
Notary Public

Printed Name: Barbara A Harris

My Commission Expires:

Oct. 20, 2016

SEAL/STAMP



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Loan Modification  
Lakeita C. Harris  
Loan # 0034699546

## EXHIBIT A

Legal (Per Deed):

Lot 158 in Block 11 in Austin's Addition to Austinville said Addition being a Subdivision of the East 15 acres of the Northwest 1/4 of the Northeast 1/4 of Section 8, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County Illinois.

Assessor's Parcel No: 15-08-209-011

Property of Cook County Clerk's Office