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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Doc#. 1810947059 Fee: \$60.00

12 Clort's

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 04/19/2018 11:26 AM Pg: 1 of 7



Report Mortgage Fraud 844-768-1713

The property identified as: PIN: 25-17-420-038-0000

Address:

Street: 11012 SOUTH SANGAMON STREET

Street line 2:

City: CHICAGO State: IL ZIP Code: 60643

Lender. THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Borrower: ANGELA L MARSHALL

Loan / Mortgage Amount: \$51,589.61

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.

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(Space above reserved for Recorder of Security Instruments certification)

Loan Number: 1-4348988

Title of Document, Partial Claim Mortgage

Date of Document: JANUARY 6, 2018

Grantor(s): ANGELA L MARSHAL

Grantor(s) Mailing Address: 11012 SOUTH SANGAMON STREET, CHICAGO, ILLINOIS 60643

Grantee(s): SECRETARY OF HOUSING URBAN DE ELOPMENT

Grantee(s) Mailing Address: 451 7TH ST SW WASHINGTON DC 20410

Legal Description:

HE. SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A". A.P.N.: 25-17-420-038-0000

Prepared by: Wendy Powers (866)695-4122 Ext 2892. PennyMac Loan Services LLC (866)545-9070

Address: 6101 Condor Drive Moorpark, CA 93021

Reference Book and Page(s): , Instrument Number: 0834522055

(If there is not sufficient space on this page for the information required, state the page reference where it is contained within the document,)

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After Recording Return To:
PENNYMAC LOAN SERVICES LLC
6101 CONDOR DRIVE
MOORPARK, CALIFORNIA 93021
Loan Number: 1-4348988

[Space Above This Line For Recording Data] -	
 ISPECE VEGLE ILES PILO I di LECOLGING PEREI -	

PARTIAL CLAIM MORTGAGE

FHA Case No.: 137-436573 8

THIS SUBORDINATE MORN/JAGE ("Security Instrument") is given on JANUARY 6, 2018
The Mortgagor is ANGELA L MARSHALL

whose address is 11012 SOUTH SANGAMON STREET, CHICAGO, ILLINOIS 60643

("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("I ender"). Borrower owes Lender the principal sum of FIFTY-ONE THOUSAND FIVE HUNDRED EIGHTY-NIN 2 AND 61/100

Dollars (U.S. \$51,589.61

This debt is evidenced by Borrower's note dated the same date as this Scurity Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on FERUARY 1, 2048. 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, advanced under Fergraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and greenents under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, and convey to the Lender, with the power of sale the following described property located in COOK County, ILLINOIS:

[State]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXPIPIT "A". A.P.N.: 25-17-420-038-0000

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which has the address of

11012 SOUTH SANGAMON STREET [Street]

CHICAGO [City],

ILLINOIS [State]

60643 [Zip Code],

("Property Address");

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."

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 presidiction 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 Ly 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 Lander 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; Conigners. 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, grart 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

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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 Londer's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in all under Paragraph 4 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure control scioner designated under the Act to commence foreclosure and to 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 of applicable law.

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

ANGELAL MARSHALL	ars a fise	(Seal
	-Borrower (Seal)	
<u></u>	-Borrower	-Borrowei
	-Borrower	-Borrower
Witness	Witness	

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[Space 6	Below This Line For Acknowledgment		
State ofILLINOIS County ofCoo K On the day ofFellow	-))ss. -) b c uary	, in the year <u>2018</u>	, before me,
the undersigned, personally appeared ANGE	LA L MARSHALL		
personally known to me or proved to me on is (are) subscribed to the wathin instrument are capacity (ies), and that by his near their signate which the individual(s) acted, executed the individual (s) acted.	nd acknowledged to me that he/she ture(s) on the instrument, the indi-	/they executed the same is vidual(s), or the person t	n his/her/their
Official Seal Notary Public - State of Illinois My Commission Expires Oct 26, 2019	Adam Adam		or Type Name
(Seal, if any)	My commission	expires: 10/26/	

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Exhibit "A"

LEGAL DESCRIPTION:

LOT 170 IN SHELDON HEIGHTS NORTHWEST THIRD ADDITION A SUBDIVISION OF THE WEST 5/8THS OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 17 (EXCEPT THE SOUTH 174 FEET THEREOF) TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of County Clerk's Office