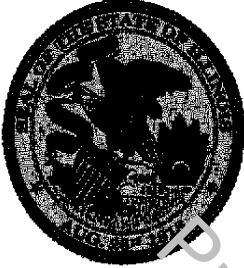


Illinois Anti-Predatory
Lending Database
Program

Doc#: 1831306007 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/09/2018 09:36 AM Pg: 1 of 6

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN: 29-10-227-010-0000**

Address:

Street: 14931 GRANT ST

Street line 2:

City: DOLTON

State: IL

ZIP Code: 60419

Lender: FIFTH THIRD MORTGAGE COMPANY

Borrower: DONNA L FOX

Loan / Mortgage Amount: \$44,402.29

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: 60532774-25F9-4BF1-A4BB-77BBA16B213C

Execution date: 11/2/2018

UNOFFICIAL COPY

Property of Cook County Clerk's Office

SPACE ABOVE RESERVE FOR RECORDING

SUBORDINATE MORTGAGE

After Recording Return To:
Old Republic Servicing Solutions
P.O. BOX 250, ORANGE CA 92856

Prepared By: Shasta Taber
Fifth Third Bank - (800) 375-1745
5001 Kingsley Dr, Cincinnati OH 45227

Order #: 02-18095747
Parcel #: 29-10-227-010-0000

Loan No.: 408196020
Borrower: FOX

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY ASSUMES NO LIABILITY AS TO ITS EXECUTION OR AS TO ITS AFFECT UPON THE TITLE.

"I AFFIRM, UNDER PENALTY OF PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."



KEVIN BUI
Recording Specialist
Old Republic Servicing Solutions
(714) 385-3500, ext 33547

THIS COVER SHEET HAS BEEN ADDED TO ALLOW ADEQUATE ROOM FOR RECORDING INFORMATION.
THIS PAGE MAY BE RECORDED LAST OR REMOVED IF NECESSARY.

UNOFFICIAL COPY

Space above for recording.
After recording please return document to:
Fifth Third Mortgage Company
Madisonville Office Building
5001 Kingsley Drive MORAL
Cincinnati, OH 45263

513-358-8190
PREPARED BY:
SHASTA TABER
Shasta Taber

Fifth Third Loan Number.
*****6020
408196020

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE is given on 11/1/2018. The Mortgagor is: **DONNA L FOX** whose address is:

**14931 GRANT ST.
DOLTON, IL 60419**

DOC 0918905018
DATED 06/24/2009
Recorded 07/08/2009
Parcel 29 10 227 010 0000

This Security Instrument is given to Fifth Third Mortgage Company, and whose address is 5001 Kingsley Drive Cincinnati, OH 45263, Borrower owes Lender the principal sum **Forty Four Thousand Four Hundred Two Dollars and Twenty-Nine Cents (U.S. \$44,402.29)**. 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 11/01/2048.

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 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:**

See Attached Exhibit 'A'

Which has the address of:
**14931 GRANT ST.
DOLTON, IL 60419**

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 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 of record.

UNOFFICIAL COPY

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 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 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 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 directed to Property Address; or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Fifth Third Bank, 5050 Kingsley Drive IMOC2N Attn: Research and Adjustments Cincinnati OH, 45227 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.

UNOFFICIAL COPY

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 Fifth Third Mortgage Company and Fifth Third Mortgage Company requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Mortgage Company may invoke the non-judicial 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 commissioner 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 or applicable law.

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.

Donna L Fox

DONNA L FOX- Borrower

NOV. 2, 2018

Borrower Signature Date

Co-Borrower

Co-Borrower Signature Date

INDIVIDUAL ACKNOWLEDGMENT

STATE OF NH, COUNTY OF Strafford

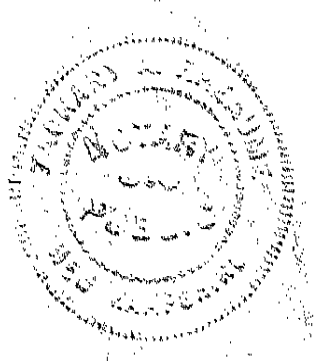
Before me a Notary Public in and for said County and State personally appeared DONNA L FOX who are/is personally known to me or have produced driver's license identification and who did take an oath and who executed the foregoing conveyance and severally acknowledged the execution thereof to be his/her free act and deed for the uses and purposes therein mentioned. IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 2 day of November, 2018.

Zachary A. Rheaume

Notary Public

My Commission Expires May 2, 2023

ZACHARY A. RHEAUME, Notary Public
State of New Hampshire
My Commission Expires May 2, 2023



UNOFFICIAL COPY

LOT 10 IN BLOCK 3 IN CALUMET SIBLEY CENTER ADDITION, BEING A SUBDIVISION OF THE SOUTH ½ OF THE SOUTHWEST ¼ OF THE NORTHEAST ¼ OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 14931 GRANT STREET, DOLTON, IL., 60419.

PIN: 29-10-227-010-0000.

Accommodation

Property of Cook County Clerk's Office