

Illinois Anti-Predatory
Lending Database
Program

Doc#: 1915806001 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 06/07/2019 09:32 AM Pg: 1 of 7

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN: 20-24-406-023-0000**

Address:

Street: 6700 SOUTH SHORE DR

Street line 2: UNIT 6 D

City: CHICAGO

State: IL

ZIP Code: 60649

Lender: SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Borrower: TANYA TROWELL

Loan / Mortgage Amount: \$18,496.14

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: 27121271-BD01-41A6-8130-45C22497D084

Execution date: 5/21/2019

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Prepared by:
 Richard Pomietlasz
 Banking Officer
 Lakeview Loan Servicing, LLC
 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146

Requested By and
 When Recorded Return To:
ServiceLink Loan Mod Solutions
3220 El Camino Real
Irvine, CA 92602
(800) 937-3124

[Space Above This Line for Recording Data] 0051902369
 FHA Case No. 137-2998155 731
 Loan No. XXXXXX2369

196673314-MT

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on May 21, 2019. The Mortgagor is **TANYA TROWELL AKA TANYA C. TROWELL, AN UNMARRIED WOMAN** whose address is **18059 MENDOTA ST DETROIT MI 48221** ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 2488 E 81st Street, Suite 700, Tulsa, OK 74137 ("Lender"). Borrower owes Lender the principal sum of **Eighteen Thousand Four Hundred Ninty Six Dollars and 14/100 (U.S. \$18,496.14)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **June 01, 2049**.

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 1 to protect the security of this Security Instrument; and (c) the performance of 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 County of **COOK** and State of **ILLINOIS** which has the address of: **6700 SOUTH SHORE DR UNIT 6 D, CHICAGO IL 60649** as more fully described in the legal property description attached hereto as Schedule A/Exhibit A.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now 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."

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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, 2488 E 81st Street, Suite 700, Tulsa, OK 74137 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

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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. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under the Paragraph 7 of the Subordinate Note, the Secretary may invoke the non judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 9 9.) 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.

This deed of trust/mortgage is subordinate only to the deed of trust/mortgage between TANYA TROWELL AN UNMARRIED WOMAN [borrower's name], mortgagors and MERS. COUNTRYWIDE HOME LOANS, INC., as Lender, dated June 24, 2004, recorded July 01, 2004 in Book N/A at Page N/A in Instrument Number 4433211 the amount of \$92,600.00 as assigned and/or modified, if applicable.

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

Witness by:

Bmtrowell
Bonita M. Trowell
Printed Name

Tanya C. Trowell
TANYA TROWELL AKA
TANYA C. TROWELL

[Signature]
Carol Trowell
Printed Name

Witness by:

Printed Name

Printed Name

[Space Below This Line for Acknowledgements]

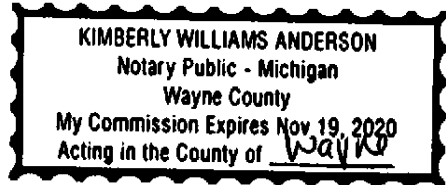
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State of Michigan)
)ss.:
County of Wayne)

On the 21 day of May in the year 2019 before me, the undersigned, personally appeared TANYA TROWELL AKA TANYA C. TROWELL, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.



Notary Public



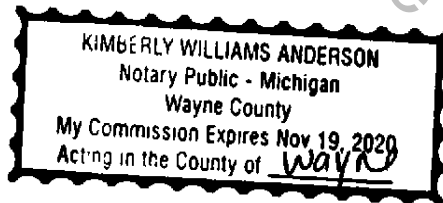
State of Michigan)
)ss.:
County of Wayne)

On the 21 day of May in the year 2019 before me, the undersigned, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Tanya Trowell
AKA.
Tanya C. Trowell



Notary Public



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Schedule A / Exhibit A

PARCEL 1:

UNIT NUMBER 6D IN QUADRANGLE CONDOMINIUMS AS DELINEATED AND DEFINED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOT 1 (EXCEPT THAT PART THEREOF DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTH EAST CORNER OF SAID LOT 1; THENCE NORTH TO THE NORTH EAST CORNER OF SAID LOT 1; THENCE NORTH TO THE NORTH EAST CORNER OF SAID LOT 1; THENCE WEST ALONG THE NORTH LINE OF SAID LOT 1, 41.1 FEET; THENCE SOUTH EASTERLY ALONG A CURVED LINE, CONVEX TO THE SOUTH WEST WITH A RADIUS OF 96.9 FEET TO THE POINT OF BEGINNING, CONVEYED TO THE SOUTH PARK COMMISSIONERS FOR STREET AND PARK PURPOSES BY DEEDS RECORDED MARCH 3, 1913 AS DOCUMENT 5137926 AND MARCH 26, 1913 AS DOCUMENT 5151878) AND LOTS 2, 3, 4 AND 5 AND THE NORTH 25 FEET OF LOT 6 IN STUARTS SUBDIVISION OF THE EAST ONE THIRD OF THAT PART NORTH OF 68TH STREET OF THE NORTH EAST QUARTER OF THE SOUTH EAST QUARTER OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED NOVEMBER 4, 2002 AS DOCUMENT NUMBER 0021215983 AND AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE F1-0; A LIMITED COMMON ELEMENT AS DELINEATED AND ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENT NUMBER 0021215983, IN COOK COUNTY, ILLINOIS.

PARCEL 3:

THE EXCLUSIVE RIGHT TO THE USE OF STORAGE CLOSET 5C-6 A LIMITED COMMON ELEMENT AS DELINEATED AND ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENT NUMBER 0021215983, ALL IN COOK COUNTY, ILLINOIS.