

UNOFFICIAL COPY

Doc#: 1916155011 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 06/10/2019 08:42 AM Pg: 1 of 6

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN: 15-13-109-051-1046**

Address:

Street: 501 GROVE LN

Street line 2:

City: FOREST LAKE

State: IL

ZIP Code: 60130

Lender: PNC BANK

Borrower: KAREN P SANDERS

Loan / Mortgage Amount: \$58,794.02

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: 693D1EEB-C51F-4810-9320-DF959B71F7A4

Execution date: 4/22/2019

UNOFFICIAL COPY

This Document Prepared By:
SHELLY WILKINS
PNC MORTGAGE, A DIVISION OF PNC BANK,
NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When Recorded Mail To:
PNC BANK, N.A.
P.O. BOX 8800
DAYTON, OH 45401

Tax/Parcel #: 15-13-109-051-1046

[Space Above This Line for Recording Data]

FHA Case No.: 137-4993144 734

Loan No: **2887**

PARTIAL CLAIMS MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **APRIL 22, 2019**. The mortgagor is **KAREN P SANDERS AN UNMARRIED PERSON AND ANITA Y SANDERS AN UNMARRIED PERSON** ("Borrower"), whose address is **501 GROVE LANE, FOREST PARK, ILLINOIS 60130**. This Security Instrument is given to the **Secretary of Housing and Urban Development**, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **FIFTY-EIGHT THOUSAND SEVEN HUNDRED NINETY-FOUR DOLLARS AND 2 CENTS Dollars (U.S. \$58,794.02)**. 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 1, 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, 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 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 the **COUNTY of COOK, State of ILLINOIS**:

which has the address of, **501 GROVE LANE, FOREST PARK, ILLINOIS 60130** (herein "Property Address");

UNOFFICIAL COPY

THE LAND REFERRED TO IN THIS DOCUMENT IS SITUATED IN THE STATE OF ILLINOIS, COUNTY OF COOK, CITY OF FOREST PARK, AND DESCRIBED AS FOLLOWS:

SEE EXHIBIT A

Tax Parcel No. 15-13-109-051-1046

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."

BOROWER 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 encumbrances of 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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 20410 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.

UNOFFICIAL COPY

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. 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 and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. 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 invoke any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, 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 Paragraph 4 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 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by 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.

UNOFFICIAL COPY

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Karen P. Sanders
Borrower: **KAREN P SANDERS**

4/30/19
Date

Anita Y. Sanders
Borrower: **ANITA Y SANDERS**

04-30-2019
Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

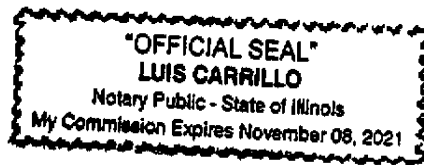
State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on April 30, 2019 (date) by

KAREN P SANDERS, ANITA Y SANDERS (name/s of person/s acknowledged).

[Signature]
Notary Public
(Seal)
Printed Name: Luis Carrillo



My Commission expires:
November 08, 2021

UNOFFICIAL COPY**Exhibit A (Legal Description)**

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS

PARCEL 1:

UNIT NUMBER 501 IN THE RESIDENCES AT THE GROVE TOWNHOME CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOTS 3, 4, 9 AND 10 IN THE RESIDENCES AT THE GROVE, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 28, 2005 AS DOCUMENT NUMBER 0536203040, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0615932017 TO THE TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS.

PARCEL 2:

EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS FROM PARCEL 1 TO THE PUBLIC STREETS AND ROADS, OVER AND ACROSS THE ROADS, DRIVEWAYS AND WALKWAYS LOCATED ON THE COMMUNITY AREA AS DEFINED IN ARTICLES I AND II OF THE COMMUNITY DECLARATION FOR THE RESIDENCES AT THE GROVE RECORDED JUNE 8, 2006 AS DOCUMENT NUMBER 0615932018 AND SUPPLEMENT NO. 1 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0617334013 AND SUPPLEMENT NO. 2 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0620632060 SUPPLEMENT NO. 3 AND SUPPLEMENT NO. 4 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0626545034 AND SUPPLEMENT NO. 5 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0628618040 AND SUPPLEMENT NO. 6 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0631217000 AND AS DOCUMENT NUMBER 0631217001 AND SUPPLEMENT NO. 7 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0633513065 AND SUPPLEMENT NO. 8 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0707222079 AND SUPPLEMENT NO. 9 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0715713050 AND SUPPLEMENT NO. 10 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0729515135 AND SUPPLEMENT NO. 11 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0731015083 AND SUPPLEMENT NO. 12 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0733115061 AND SUPPLEMENT NO. 13 TO THE COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 0811916053, AS DELINEATED ON THE SURVEY ATTACHED AS EXHIBIT "C" TO THE AFORESAID DECLARATION AS AMENDED FROM TIME TO TIME.

BEING THE SAME PROPERTY AS CONVEYED FROM FOREST PARK GROVE, LLC, AN ILLINOIS LIMITED LIABILITY COMPANY TO KAREN P. SANDERS AND ANITA Y. SANDERS, AS JOINT TENANTS, AS DESCRIBED IN DEED INSTRUMENT NO. 0915646045 DATED ON 5/28/2008, RECORDED ON 6/5/2009

TAX ID #: 15-13-109-051-1046

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 501 GROVE LN, FOREST PARK, IL 60130