

Illinois Anti-Predatory
Lending Database
Program

Doc#: 2007741052 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 03/17/2020 10:25 AM Pg: 1 of 6

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN: 15-15-224-022-0000**

Address:

Street: 1420 S 10TH AVE

Street line 2:

City: MAYWOOD

State: IL

ZIP Code: 60153

Lender: SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Borrower: KIMBERLY LEMONS

Loan / Mortgage Amount: \$38,135.36

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: 367D72F9-F9C3-4A0B-9ABF-BC175280B15A

Execution date: 3/2/2020

UNOFFICIAL COPY

Property of Cook County Clerk's Office

SPACE ABOVE RESERVE FOR RECORDING

SUBORDINATE MORTGAGE

After Recording Return To:
Old Republic Title
Attn: Kevin Bui
350 Commerce #100, Irvine CA 92602

Prepared By: Debra Stacy
Fifth Third Bank
5001 Kingsley Dr, Cincinnati OH 45227
Phone: (513) 358-2637

Order No.: 02-20011733
PIN: 15-15-224-022-0000

Loan No.: 415856350
Borrower: LEMONS

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 EFFECT 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, PO Box 250, Orange CA 92856, (714) 385-3500

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.

SUBORDINATE MORTGAGE

FIFTH THIRD BANK
MADISONVILLE OFFICE BUILDING
5001 KINGSLEY DRIVE
Mail Drop 1MOB-AL
CINCINNATI, OH 45227-1114

FHA Case No.
137666934

Date: February 27, 2020
Account: *****9360

415856350

THIS SUBORDINATE MORTGAGE is given on February 27, 2020. The Mortgagor is: KIMBERLY LEMONS
whose address is:

1420 S 10TH AVE
MAYWOOD, IL, 60153

Instrument # 1230304064
origination date 10/16/2012
recorded date 10/29/2012
Parcel/A/N 15-15-224-022-0000

This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street SW, Washington, D.C. 20410, Borrower owes Lender the principal sum of Thirty-Eight Thousand One Hundred Thirty-Five and 36/100 (U.S. \$38,135.36). 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 03/01/2050.

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:

which has the address of:

1420 S 10TH AVE
MAYWOOD, IL, 60153

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 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.

UNOFFICIAL COPY

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 successor 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 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, D.C. 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.

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 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 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 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.

UNOFFICIAL COPY

By signing this document, you are agreeing to the terms and conditions stated herein.

Kimberly Lemons
KIMBERLY LEMONS Borrower

3/2/2020
Date

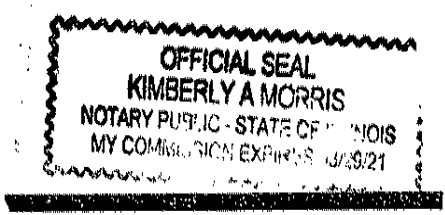
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois, COUNTY OF Cook ss.

Before me a Notary Public in and for said County and State personally appeared KIMBERLY LEMONS, who is/are personally known to me or who has produced sufficient evidence of identification and who did take an oath and who executed the foregoing conveyance to Fifth Third Bank, National Association 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 March, 2020

Kimberly A. Morris
Notary Public
My Commission Expires March 29, 2021



Notary Public of Cook County Clerk's Office

UNOFFICIAL COPY

EXHIBIT "A" – Legal Description

THE NORTH 40 FEET OF LOT 20 IN SEMINARY ADDITION TO MAYWOOD, BEING A SUBDIVISION OF PART OF THE NORTHEAST $\frac{1}{4}$ OF SECTION 15, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PIN: 15-15-224-022-0000

Property of Cook County Clerk's Office