

Illinois Anti-Predatory
Lending Database
Program

Doc#: 2107120112 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/12/2021 10:31 AM Pg: 1 of 5

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 28-01-321-015-0000

Address:

Street: 2801 W. 140TH STREET

Street line 2:

City: BLUE ISLAND

State: IL

ZIP Code: 60406

Lender: Fifth Third Mortgage Company

Borrower: JANICE L HARRIS

Loan / Mortgage Amount: \$2,763.65

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 or person.

Certificate number: E81E387D-84FA-4182-A7A7-64B84D050E86

Execution date: 1/26/2021

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Space above for recording.

SUBORDINATE MORTGAGE
5/3 Bank MOI/MoBIK
5001 Kingsley Dr
Cincinnati, OH, 45227

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

Prepared By:
Jeff Hummer
513-358-2237
Jeff Hummer

FHA Case No.
1374967695

407939875

Date: January 19, 2021
Account: *****9875

THIS SUBORDINATE MORTGAGE is given on January 19, 2021. The Mortgagor is: JANICE L HARRIS whose address is:

Origin: 08/12/2013 2801 W. 140TH STREET
BLUE ISLAND, IL, 60406

Recorded: 09/23/2013 Instrument 1326619006

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 Two Thousand Seven Hundred Sixty-Three and 56/100 (U.S. \$2,763.56). 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 02/01/2049.

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 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: Parcel: 28-01-321-015-0000

which has the address of:

Accommodation 2801 W. 140TH STREET
BLUE ISLAND, IL, 60406

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.

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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 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: 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.

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

Janice L Harris
JANICE L HARRIS - Borrower

01-26-2021
Date

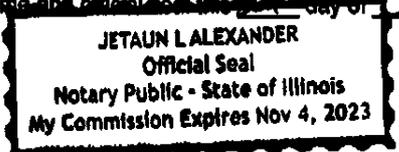
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois, COUNTY OF COOK ss.

Before me a Notary Public in and for said County and State personally appeared JANICE L HARRIS, 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 26 day of January, 2021.

Jetaun L Alexander
Notary Public
My Commission Expires Nov. 4, 2023



DO NOT WRITE BELOW THIS LINE. FOR FIFTH THIRD USE ONLY.

CORPORATE ACKNOWLEDGEMENT

Sharla Posey
Officer
FIFTH THIRD BANK, NATIONAL ASSOCIATION, Sharla Posey Officer (Seal)
STATE OF Ohio, COUNTY OF Hamilton ss.

Before me, a Notary Public in and for said County and State personally appeared Fifth Third Bank, National Association by Sharla Posey, its Officer, the individual who executed the foregoing instrument and acknowledged that she/he did read the same and did sign the foregoing instrument and that the same is her/his free act and deed and the free act and deed of Fifth Third Bank, National Association.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 1 day of February, 2021.

Barbara M Ganim
Notary Public
My Commission Expires 9-20-2022



BARBARA M. GANIM
Notary Public, State of Ohio
My Commission Expires 09-20-2022

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LOT 1 IN BLOCK 6 IN CALIFORNIA GARDENS, IN THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO FLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON APRIL 27, 1954, AS DOCUMENT NUMBER 1519870.

P.I.N. 28-01-321-015-0000

Property Commonly Known As:

2801 WEST 140TH STREET
BLUE ISLAND, IL 60406

Property of Cook County Clerk's Office