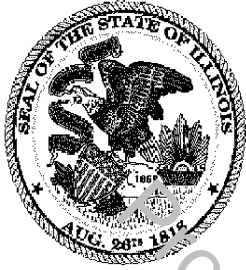


UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Doc#: 2110916328 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 04/19/2021 02:59 PM Pg: 1 of 4

Certificate of Compliance



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN: 15-27-422-037-0000**

Address:

Street: 8900 31ST ST

Street line 2: 5

City: BROOKFIELD

State: IL

ZIP Code: 60513

Lender: Freedom Mortgage Corporation

Borrower: Robert Keaton

Loan / Mortgage Amount: \$274,586.00

Pursuant to 765 ILCS 77/70 et seq., this Certificate authorizes the County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

Certificate number: E9AC17C7-D288-48F7-A096-5E379FDC1438

Execution date: 3/18/2021

UNOFFICIAL COPY

**THIS INSTRUMENT WAS
PREPARED BY AND
AFTER RECORDING
RETURN TO:**

Illinois Housing Development Authority
111 E. Wacker Drive - Suite 1000
Chicago, Illinois 60601
Attn: Loan and Portfolio Management
Loan Number: 135-1-20443

**Illinois Hardest Hit Fund
Homeowner Emergency Loan Program**

SUBORDINATION AGREEMENT

WHEREAS, Robert Keaton (the "Owner") has provided to **Freedom Mortgage Corporation** a mortgage (the "Senior Mortgage") dated 3-18, 2021 and recorded in the Recorder's Office of **Cook** County, Illinois on _____, 20____ as Document No. _____, encumbering certain premises in **Cook** County, Illinois legally described on **Exhibit A** attached hereto (the "Premises") to secure a promissory note not to exceed **Two Hundred Eighty Thousand Two Hundred Fifty Six Dollars and 00/100 (\$280,256.00)**, with interest payable as provided therein.

WHEREAS, the Owner has previously provided to Illinois Housing Development Authority (the "Authority") a Recapture Agreement dated **February 7, 2019** and recorded on **March 14, 2019** as Document No. **1907313026** with the Office of the Recorder of Deeds of **Cook** County (the "Recapture Agreement").

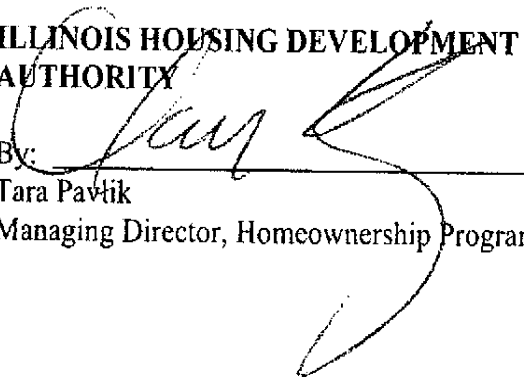
WHEREAS, the Owner wishes to subordinate the lien of the Recapture Agreement to the lien of the Senior Mortgage.

NOW, THEREFORE, in consideration of the recitals set forth above, the Authority agrees that the lien of the Recapture Agreement shall be and remain at all times subordinate to the lien of the Senior Mortgage.

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IN WITNESS WHEREOF, the Illinois Housing Development Authority has duly executed this Subordination Agreement as of this 4th day of February, 2021

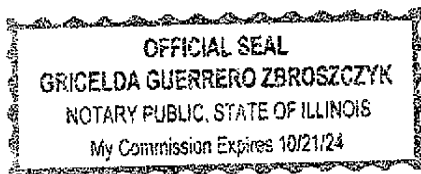
ILLINOIS HOUSING DEVELOPMENT
AUTHORITY

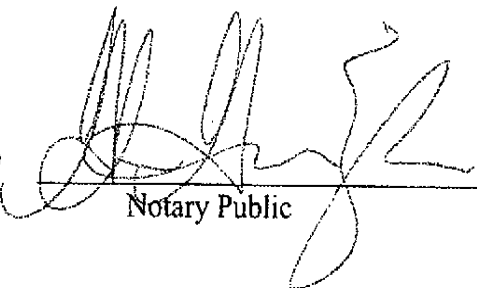
By: 
Tara Pavlik
Managing Director, Homeownership Programs

STATE OF ILLINOIS)
) SS
COUNTY OF WILL)

I, the undersigned, a Notary Public in and for said County in the State of Illinois aforesaid, do hereby certify that Tara Pavlik, personally known to me to be the Managing Director, Homeownership Programs of the Illinois Housing Development Authority, a body politic and corporate of the State of Illinois, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Managing Director of the Homeownership Programs, and she signed and delivered the said instrument as her free and voluntary act, and as the free and voluntary act of said entity for the uses and purposes therein set forth.

Given under my hand and notary seal this 4th day of February, 2021





Notary Public

UNOFFICIAL COPY

EXHIBIT A

LEGAL DESCRIPTION OF THE PROPERTY

PARCEL 1:

LOT 5 OF THE ALEX TROYANOVSKY SUBDIVISION, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS, USE AND ENJOYMENT AS DECLARED IN AND CREATED BY THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS AND BY-LAWS OF PRAIRIE SQUARE TOWNHOMES RECORDED OCTOBER 30, 2006, AS DOCUMENT NUMBER 0630317073; AND FURTHER AMENDED BY PRAIRIE SQUARE TOWNHOMES AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS, RECORDED DECEMBER 22, 2006 AS DOCUMENT NUMBER 0635622073, AND AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

PROPERTY IDENTIFICATION NO.: 15274220370000

PROPERTY ADDRESS: 8900 31ST STREET UNIT 5 BROCKFIELD, IL 60513