

Recording Requested By:  
Novad Management Consulting

**UNOFFICIAL COPY**



\*2126317033\*

When Recorded Return To:  
Lien Release Dept  
Novad Management Consulting  
2401 NW 23rd St.  
Suite 1A1  
Oklahoma City, OK 73107

Doc# 2126317033 Fee \$93.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 09/20/2021 11:20 AM PG: 1 OF 4



**RELEASE OF MORTGAGE**

Novad Management Consulting# 137-5343602 S Cook, Illinois

**FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.**

KNOW ALL MEN BY THESE PRESENTS that Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact holder of a certain mortgage, made and executed by JOHN LAWLOR JR MARRIED and SHARON DENISE CARNEY WIFE, originally to SECRETARY OF HOUSING AND URBAN DEVELOPMENT (HUD), in the County of Cook, and the State of Illinois, Dated: 05-01-2012 Recorded: 07-30-2012 as Instrument No. 1221210130, Book/Reel/Liber N/A Page/Folio N/A, does hereby acknowledge full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

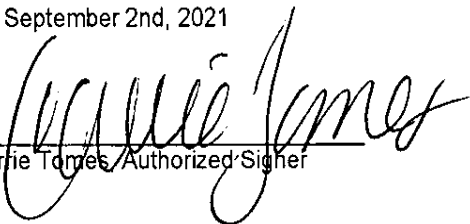
Legal:See Exhibit "A" Attached Hereto And By This Reference Made A Part Hereof

Assessor's/Tax ID No.: 30-08-115-034-0000

Property Address: 452 GARFIELD AVE, CALUMET CITY, IL 60409

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

Secretary of Housing and Urban Development by Novad Management Consulting, LLC as Attorney-in-Fact POA: 4/26/2021 in Instrument No.: 2111608144  
On September 2nd, 2021

By:   
Carrie Tomes, Authorized Signer

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SC      
INT A

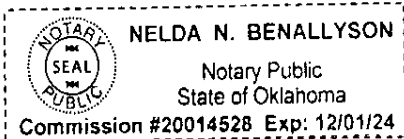
# UNOFFICIAL COPY

STATE OF Oklahoma  
COUNTY OF Oklahoma

On September 2nd, 2021, before me, Nelda N Benallyson, a Notary Public in and for Oklahoma County in the State of Oklahoma, personally appeared Carrie Tomes, Authorized Signer of Secretary of Housing and Urban Development by Novad Management Consulting LLC as Attorney in Fact, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

*Nelda N Benallyson*  
Nelda N Benallyson



Prepared By: Sharon Gort, Novad Management Consulting 2401 NW 23rd St., Suite 1A1 Oklahoma City, OK, 73107  
877-622-8525

Property of Cook County Clerk's Office

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When recorded mail fn: #:7329589  
First American Title  
Loss Mitigation Title Services 449.6  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: LAWLOR JR - PC REC SVC



Doc#: 1221210130 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 07/30/2012 03:10 PM Pg: 1 of 4

This Document Prepared By:  
FLAGSTAR BANK, FSB  
5151 CORPORATE DRIVE  
TROY, MI 48098  
LINDA BICKEL

Parcel ID Number:  
30-08-115-034-0000

[Space Above This Line For Recording Data]

Loan No: 502768873  
MIN Number: 100052550276887378  
FHA Case Number: 137-5343602-703

**SUBORDINATE MORTGAGE**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given this 1st day of May, 2012. The Mortgagor is JOHN LAWLOR, JR., MARR ED AND SHARON DENISE CARNEY, WIFE, whose address is 452 GARFIELD AVE, CALUMET CITY, IL 60409 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, whose address is Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 (herein "Lender"). Borrower owes Lender the principal sum of TWENTY FOUR THOUSAND SEVEN HUNDRED THIRTEEN AND NO/100 Dollars (U.S. \$24,713.00). 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 May 1, 2042.

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 Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower mortgages, grants and conveys to Lender and Lender's successors, and assigns, the following described property located in the County of COOK, State of ILLINOIS:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN COOK COUNTY, ILLINOIS: THAT PART OF LOT 40 DESCRIBED AS COMMENCING AT THE SOUTHEASTERLY CORNER OF SAID LOT, AND RUNNING WESTERLY 23.25 FEET ALONG THE SOUTHERLY LINE OF SAID LOT TO THE SOUTHWESTERLY CORNER OF SAID LOT; THENCE NORTH ALONG THE WESTERLY LINE OF SAID LOT 94 FEET; THENCE EAST AT RIGHT ANGLES OF THE WESTERLY LINE OF SAID LOT 69 FEET TO A POINT; THENCE NORTHERLY PARALLEL TO THE EASTERLY LINE OF SAID LOT 34.17 FEET TO THE NORTHERLY LINE OF SAID LOT; THENCE EASTERLY ALONG THE NORTHERLY

Illinois Subordinate Mortgage  
8338 03/11

(page 1 of 4)



\*137-5343602\*

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LINE OF SAID LOT 5 FEET TO THE NORTHEASTERLY CORNER OF SAID LOT; THENCE SOUTHERLY ALONG THE EASTERLY LINE OF SAID LOT 150 FEET TO THE PLACE OF BEGINNING ALSO THE WESTERLY 5 FEET OF THE NORTHERLY 31.46 FEET OF LOT 41 IN FREITAGS SECOND SUBDIVISION, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PARCEL ID NUMBER: 30-08-115-034-0000. COMMONLY KNOWN AS: 452 GARFIELD AVENUE, CALUMET CITY, IL 60409.

which has the address of 452 GARFIELD AVE, CALUMET CITY, IL 60409 ("Property Address");

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."

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 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