

Illinois Anti-Predatory
Lending Database
Program

Doc#: 2127941132 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 10/06/2021 02:25 PM Pg: 1 of 7

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN: 16-04-429-010-0000**

Address:

Street: 4931 W Rice St

Street line 2:

City: Chicago

State: IL

ZIP Code: 60651

Lender: Secretary of Housing and Urban Development

Borrower: Utrina Grays

Loan / Mortgage Amount: \$48,707.41

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: 49AF4785-CB42-4B7E-9336-EEB6CD117420

Execution date: 8/19/2021

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Prepared by:
Regina M. Uhl
AsurityDocs
717 N. Harwood, Suite 1600
Dallas, TX 75201

Return to:
WINTRUST MORTGAGE
9701 W. HIGGINS ROAD STE 400
ROSEMONT, IL 60018

_____[Space Above This Line For Recording Data]_____

Loan No: 0100068120-00001 Data ID: 735
Borrower: UTRINA GRAYS
Permanent Index Number: 16-04-429-010-0000

FHA Case No. 138-0082050 703

PARTIAL CLAIM MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on September 1, 2021. The Mortgagor is UTRINA GRAYS, whose address is 4931 W RICE ST, CHICAGO, IL 60651-3152 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of FORTY-EIGHT THOUSAND SEVEN HUNDRED SEVEN and 41/100 Dollars (U.S. \$48,707.41). 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 **August 1, 2051**.

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 hereby does mortgage, grant, and convey to Lender and Lender's successors and assigns the following described property located in the County of COOK COUNTY, Illinois;

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Loan No: 01900068120-00001

Data ID: 735

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.
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 (but not prior to acceleration unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date 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, foreclosure by judicial proceeding, and sale of the Property. The notice further shall inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. 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 foreclose this Security Instrument by judicial proceeding. Lender to the extent permitted by Applicable Law shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 7, including without limitation reasonable attorneys' fees and costs of title evidence.

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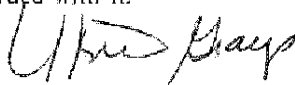
Loan No: 01900068120-00001

Data ID: 735

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.

- 8. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted by Applicable Law.
- 9. **Waiver of Homestead.** In accordance with Illinois law, the Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.


(Seal)
 UTRINA GRAYS —Borrower

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Loan No: 01900068120-00001

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[Space Below This Line For Acknowledgment]

State of IL §
County of COOK §

The foregoing instrument was acknowledged before me this 19 day of 08,
2008, by
UTRINA GRAYS



Notary Public
Anna D Osorio

(Printed Name)



My commission expires: Feb 05 2024

Property of Cook County Clerk's Office

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Loan No: **01900068120-00001**

Data ID: 735

Borrower: UTRINA GRAYS

Property Address: 4931 W RICE ST, CHICAGO, IL 60651-3152

LEGAL DESCRIPTION

Lot 50 in Haley O'Connor and Company's Chicago Avenue Addition in the Southeast $\frac{1}{4}$ of Section 4, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois. APN #: 16-04-429-010-0000.

Property of Cook County Clerk's Office