

# UNOFFICIAL COPY

Doc#: 2204912231 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/18/2022 09:59 AM Pg: 1 of 5

**After Recording Return To:**  
Secretary of Housing and Urban Development  
451 7TH ST SW  
Washington, DC 20410

File #: 101-10323338  
P.I.N.#: 20-34-307-035-0000

## SUBORDINATION AGREEMENT

**THIS INDENTURE**, made this \_\_\_\_\_ day of \_\_\_\_\_ 2021, between SECRETARY OF HOUSING AND URBAN DEVELOPMENT, hereinafter called party of the First Part, and CARRINGTON MORTGAGE SERVICES, LLC, hereinafter called Party of the Second Part,

**WITNESSETH**, that whereas Party of the First Part is the owner and holder of a certain Mortgage taken out by SHARON D. ANDERSON-FLEMING, originally in favor of SECRETARY OF HOUSING AND URBAN DEVELOPMENT, in the amount of \$12,527.76, dated 08/08/2013 and recorded on 08/28/2013, as Instrument No. 1324006095, of Official Records, encumbering the land situate in the County of Cook, State of Illinois, described as follows:

**SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"**

Property Address: 8442 S MICHIGAN Avenue, Chicago, IL 60619

**AND WHEREAS**, SHARON D. ANDERSON-FLEMING, has made application to the Party of the Second Part for a loan (CARRINGTON MORTGAGE SERVICES, LLC Loan # \_\_\_\_\_), in the amount not to exceed One Hundred Nineteen Thousand Five Hundred Thirty Three and 00/100 Dollars (\$119,533.00), to be secured by a mortgage encumbering the above described premises, and Party of the Second Part has required as a condition precedent to making of said loan that the Party of the First Part subordinate its mortgage and the mortgage thereof and all of its rights there under to the mortgage to be placed upon said premises as aforesaid, and Party of the First Part is agreeable to such subordination.

**NOW THEREFORE**, in consideration of the sum of One Dollar (\$1.00), and other valuable consideration in hand paid by the Party of the Second Part to the Party of the First Part, receipt whereof is hereby acknowledged, and as inducement for making the aforesaid loan by the Party of the Second Part to the aforesaid HARON D. ANDERSON-FLEMING, the Party of The First Part do hereby subordinate the aforesaid mortgage by it and the mortgage thereof and all of its rights and there under to the mortgage recorded in Official Records Book \_\_\_\_\_, at Page \_\_\_\_\_, of the Public Records of Cook County, Illinois, encumbering the above described premises and does hereby covenant with the Party of the Second Part that it has not transferred or assigned the aforesaid mortgage held by it, nor the Promissory Note it secures, nor any interest held by it in either of said instruments, and it executed this Subordination Agreement as the sole owner of the entire interest held by it in said Note and mortgage and declares any right or claim held by it to be subject and inferior to the mortgage held by the Party of the Second Part and to all rights of the Party of the Second Part there under.

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**IN WITNESS WHEREOF, THE PARTY OF THE FIRST PART HAS HEREUNTO SET ITS HAND AND SEAL ON THE DAY AND YEAR FIRST WRITTEN.**

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: \_\_\_\_\_

Title: \_\_\_\_\_

Printed Name: \_\_\_\_\_

STATE OF \_\_\_\_\_ }

COUNTY OF \_\_\_\_\_ }

BEFORE ME, the undersigned authority, personally appeared \_\_\_\_\_ its \_\_\_\_\_ of SECRETARY OF HOUSING AND URBAN DEVELOPMENT, who is known to me or has shown \_\_\_\_\_ as identification, who after being by me first duly sworn, deposes and says that he/she has the full binding authority so execute this Subordination Agreement and he/she subscribed his/her name thereto in certification thereof.

\_\_\_\_\_  
NOTARY PUBLIC  
My Commission Expires


No title search was performed on the subject property by the preparer. The preparer of this deed makes no representation as to the status of the title or property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Grantor/Grantee and / or their agents herein provided information to preparer; no boundary survey was made at the time of this conveyance.

Prepared by:  
National Deed Network, Inc.  
36181 East Lake Road #382  
Palm Harbor, FL 34685

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Mortgagor: Sharon D Anderson-Fleming  
FHA Case Number: 137-3896671

IN WITNESS WHEREOF, the undersigned, Chad Beleele-Subordinate Mortgage Department/Novad Management Consulting, LLC Attorney-in-Fact for Secretary of Housing & Urban Development, has hereunto set his hand for and on behalf of the Secretary.


By:   
Chad Beleele  
Supervisor-Subordinate Mortgage Department /Novad  
Management Consulting, LLC Attorney-in-Fact for Secretary  
of Housing & Urban Development

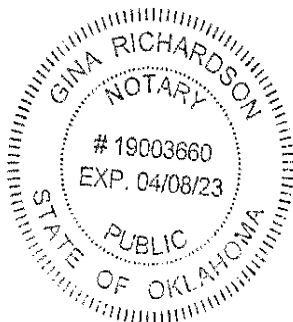
STATE OF OKLAHOMA )  
  ) SS.  
COUNTY OF OKLAHOMA            )

On July 14th, 2021, before me, the undersigned Notary Public in and for Oklahoma County, Oklahoma, personally appeared Chad Beleele, personally known to me (or proven to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument he is the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal

My Commission Expires: 04/08/2023

  
Notary Public  
Commission Number: #19003660



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July 14th, 2021

RE: Subordination of HUD's Partial Claim Mortgage

Mortgagor: Sharon D Anderson-Fleming  
FHA Case Number: 137-3896671

Enclosed please find the original, signed, and notarized Subordination of Lien as you requested on behalf of the mortgagor.

You are authorized to use this subordination only if this is correct and you will follow these instructions. If you cannot follow these instructions or if facts are not as originally provided, void this subordination and contact our office for further instructions. Note that HUD's agreement to subordinate is specifically based on the new loan terms as presented by you in your request. If there are any changes to the terms, this subordination is not authorized.

Please be advised that once HUD executes the subordination agreement, none of the documents submitted shall be changed without HUD approval. Moreover, the subordination agreement CANNOT be altered in any fashion by the closing agent or Mortgagee. Only a HUD official may make changes to the subordination agreement. If you or your agent makes any changes to an executed HUD subordination agreement, you will be subject to criminal, civil, or administrative sanctions, as well as required to pay any penalties or loss to the government.

If the original approved subordination is altered in anyway, you and the lender will be referred to the Office of Inspector General for possible sanctions.

**This approval is valid for 45 days from the date of this letter. Please provide proof that loan has closed and that the subordination has been sent for recording to [subordinations@novadconsulting.com](mailto:subordinations@novadconsulting.com).**

**You must advise the borrower that without this subordination, or if the subordination is voided by any of the above actions, the Partial Claim will become due and payable once the prior FHA Insured loan is terminated. As such, the borrower will have to remit the funds to HUD within 30 days.**

It is your responsibility to provide a copy of the recorded subordination to HUD by providing it to the below address:

**NOVAD MANAGEMENT CONSULTING**  
**Attention: Subordinate Mortgage Department**  
2401 NW 23<sup>rd</sup> St., Ste. 1A1  
Oklahoma City, OK 73107

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## EXHIBIT "A"

ALL INTEREST IN THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT:

LOT 100 IN SCHRADER BROTHERS SOUTH MANOR, A SUBDIVISION OF LOTS ONE (1) TO TWENTY-FOUR (24) BOTH INCLUSIVE, IN BLOCK ONE (1) LOTS ONE (1) TO TWENTY-FOUR (24) BOTH INCLUSIVE IN BLOCK TWO (2) AND LOTS ONE (1) TO TWENTY-FOUR (24) BOTH INCLUSIVE IN BLOCK THREE (3), IN SCHRADER'S SUBDIVISION OF THE SOUTH HALF (1/2) OF THE NORTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 14, ALSO OF THE SOUTH HALF (1/2) OF THE NORTH HALF (1/2) OF THE NORTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) OF SECTION 34 AND THE EAST 1/2 OF THE NORTHWEST OF THE NORTHWEST OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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Parcel ID: 20-34-307-035-0000