

Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 2205413234 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/23/2022 02:09 PM Pg: 1 of 5

Certificate of Exemption



Report Mortgage Fraud

844-768-1713

The property identified as: **PIN:** 16-21-303-009-0000

2201 33554

**Address:**

**Street:** 1817 S 55th Ct

**Street line 2:**

**City:** Cicero

**State:** IL

**ZIP Code:** 60804

**Lender:** Secretary of Housing and Urban Development

**Borrower:** Varmuyan Dulleh

**Loan / Mortgage Amount:** \$19,119.40

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:** 7E8C1C65-0455-434A-8D1E-5E42EF10C7E0

**Execution date:** 6/28/2021

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IL SMS No 578513352 PC

This Document Prepared by:

Nicole Harwood

Mail Tax Statement to.

Shellpoint Mortgage Servicing

55 Beattie Place Suite 110 (MS 457)

Greenville, SC 29601

Telephone: 866-825-2174

\_\_\_\_\_  
[Space Above This Line For Recording Data]

220133 554

**Partial Claim Mortgage**

**Document Date: 6/28/2021**

**FHA Case No.:** 137-8321965

**Borrower Name:** VARMUYAN DULLEH

**Property Address:** 1817 S 55TH CT Cicero, IL, 60804 in Cook County (Primary Residence)

**Lender Name:** Secretary of Housing and Urban Development

**Lender Address:** 451 Seventh Street, SW, Washington DC 20410

**Servicer Name:** NewRez LLC dba Shellpoint Mortgage Servicing in its capacity as Servicer/Agent for Secretary of Housing and Urban Development

**Servicer Address:** 55 Beattie Place Suite 110 Greenville, SC 29601

**Original Loan Amount:** \$19,119.40

**County & State:** Cook County, IL

**APN:** 16-21-303-009-0000

**Legal Description:** LOT 42 IN BLOCK 5 IN THE SUBDIVISION OF THE WEST PART OF BLOCKS 3 AND 6 IN GRANT LAND ASSOCIATION RESUBDIVISION, IN SECTION 21, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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**Attachment 2** Model Subordinate Mortgage Form  
FHA Case No. 1378321965-703

## PARTIAL CLAIM MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on June 28, 2021. The Mortgagor is VARMUYAN DULLEH  
Whose address is 1817 S 55TH CT , CICERO, IL 60804  
("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 Nineteen thousand one hundred nineteen dollars and forty cents (U.S. \$19,119.40). 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 7/1/2051. 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 does hereby mortgage, warrant, grant and convey to the Lender, with the power of sale the following described property located in COOK County, IL: which has the address of 1817 S 55TH CT  
CICERO,  
IL 60804, ("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 any 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.  
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 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,

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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 10410 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.

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

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Space Below this Line for Individual Acknowledgement

[Signature] (Seal) 11/5/21 (Date)  
VARMUYAN DULLEH

Signed, acknowledged and delivered in the presence of:

Witness \_\_\_\_\_ (Seal)  
Witness \_\_\_\_\_ (Seal)

State of ILLINOIS  
County of COOK

I certify that the following person(s) VARMUYAN SEKU DULLEH and \_\_\_\_\_ personally appeared before me this 05 day of NOVEMBER, 2021, and [ ] I have personal knowledge of the identity of the principal(s), [ ] I have seen satisfactory evidence of the principal's identity, by a current state or federal identification evidence of the principal's identity photograph in the form of a \_\_\_\_\_, or [ ] credible witness has sworn to the identity of the principal(s); each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated.

Witness my hand and official seal, this 05 day of Nov, 2021.

Notary Signature Abdul Junagadhwala (Seal)

Witness \_\_\_\_\_ (Seal)

Typed/Printed Name: ABDUL JUNAGADHWALA (Official Seal)  
Notary Public, State of: ILLINOIS  
(VA Notaries) Reg. No.: \_\_\_\_\_  
My Commission Expires: 06.06.2023

