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Illinois Anti-Predatory Lending Database Program

Doc#: 2220912007 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 07/28/2022 06:14 AM Pg: 1 of 4

Certificate of Compliance



Report Mortgage Fraud

844-768-1713

2265A 27197290 913

The property identified as: **PIN: 25-09-302-047-0000**

Address:

Street: 9948 S. LOWE AVENUE

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60628

Lender: Neighborhood Assistance Corporation of America

Borrower: Terrance Michael Henderson Sr.

Loan / Mortgage Amount: \$0.00

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.

Chicago Title

Certificate number: 937493FE-BDDB-4206-A550-84EDCC441384

Execution date: 7/20/2022

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226 SA 271972 H0313

Proposed By:

After recording, return original to:

NACA
225 Centre Street
Roxbury, MA 02119
Attention: Security Agreement

SECURITY AGREEMENT State of Illinois

THIS INDENTURE made the 25th day of July in the year Two Thousand 22, between:

Grantor(s):

Name: Juanita Michael Anderson County: Cook State: IL

Name: _____ County: _____ State: _____

as party or parties of the first part hereinafter called Grantor, and NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA (NACA), whose address is 225 Centre Street, Roxbury, MA 02119, as party or parties of the second part, hereinafter called Grantee:

WITNESSETH, that Grantor, for and in consideration of the performance of Grantor's duties and obligations under that certain Neighborhood Stabilization Agreement dated the 25th day of May, 20 22, has mortgaged, granted, and conveyed, and by these presents does hereby mortgage, grant and convey unto the said Grantee, his/her heirs, successors and assigns, the following described property, to-wit:

Attached

9948 South Lowe Ave. Chicago IL 60628

THIS SECURITY INSTRUMENT IS SUBJECT AND SUBORDINATE TO THE UNPAID BALANCE DUE ON MORTGAGE FROM GRANTOR HEREIN TO BANK OF AMERICA RECORDED IN DEED BOOK _____, PAGE _____, AFORESAID RECORDS, IN THE AMOUNT OF \$ 285,000.00

Grantee and Grantor acknowledge and agree that this Security Instrument is subject and subordinate in all respects to the Security Instrument terms, covenants, and conditions of the First Mortgage. The terms and provisions of the First Mortgage are paramount and controlling, and they supersede any other terms and provisions hereof in conflict therewith.

Any default in the performance of any of the covenants of this Security Instrument or the Neighborhood Stabilization Agreement, evidencing the duties and obligations secured thereby, shall be construed as a default under the terms of this conveyance by reason of which Grantee herein may exercise its rights and remedies under this Security Agreement.

TO HAVE AND TO HOLD the said secured premises with all and singular the rights, members and appurtenances thereto appertaining to the only property use, benefit and behalf of Grantee, its heirs, successors and assigns, in fee simple; and Grantor hereby covenants that he/she is lawfully seized and possessed of said property, and has good right to convey it; and that the said bargained premises, unto Grantee, its heirs, successors and assigns, against Grantor, and against all and every other person or persons (except as may be otherwise expressly stated herein) shall and will WARRANT AND FOREVER DEFEND.

This Security Agreement is made under the provisions of all applicable federal, state, and local law, and upon satisfaction of the duties and obligations secured by this Security Instrument it shall be cancelled and surrendered pursuant thereto, the duties and obligations hereby secured being set forth in the Neighborhood Stabilization Agreement.

It is the intention of this Instrument to secure not only the duties and obligations hereinabove described along with any and all renewals and extensions thereof, in whole or in part, but also any and all other and further indebtedness now owing or which may hereafter be owing, however incurred, to Grantee, its successors and assigns, by Grantor and Grantor's successors in title.

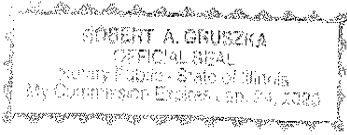
It is agreed that the Grantee shall be subrogated to the claims and liens of all parties whose claims or liens are discharged or paid with the proceeds of the loan secured hereby.

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State of IL)
) ss.
County of Cook)

This instrument was acknowledged before me on 7/20/22

by Terrence Michael Henderson Jr.



Signature of Notary Public
Typed or printed name:

Robert A Gruszka

(SEAL)

My Commission Expires: _____

Property of COOK County Clerk's Office

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LEGAL DESCRIPTION

Order No.: 22GSA271972AU

For APN/Parcel ID(s): 25-09-302-047-0000

LOT 20 AND THE SOUTH 1/2 OF LOT 19 IN BLOCK 22 IN EAST WASHINGTON HEIGHTS, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 AND THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office