

# UNOFFICIAL COPY

Doc#: 2222742149 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 08/15/2022 01:26 PM Pg: 1 of 3

**THIS INSTRUMENT WAS  
PREPARED BY AND  
AFTER RECORDING  
RETURN TO:**

Illinois Housing Development Authority  
111 E. Wacker Drive – Suite 1000  
Chicago, Illinois 60601  
Attn: Loan and Portfolio Management  
Loan Number: **135-1-04643**

**Illinois Hardest Hit Fund  
Homeowner Emergency Loan Program**

## SUBORDINATION AGREEMENT

**WHEREAS, Yvette B. Fitts** (the "Owner") has provided **Carrington Mortgage Services LLC** a mortgage (the "Senior Mortgage") dated **January 11**, 20 **22** and recorded in the Recorder's Office of **Cook County, Illinois** on \_\_\_\_\_, 20\_\_\_\_ at Document No. \_\_\_\_\_, encumbering certain premises in **Cook County, Illinois** legally described on **Exhibit A** attached hereto (the "Premises") to secure a promissory note not to exceed **Ninety Six Thousand Nine Hundred and Forty Three Dollars and 00/100 (\$96,943.00)**, with interest payable as provided therein.

**WHEREAS**, the Owner has previously provided to **Illinois Housing Development Authority** (the "Authority") a Recapture Agreement dated **September 26, 2012** and recorded on **October 24, 2012** as **Document No. 1229659007** with the Office of the Recorder of Deeds of **Cook County** (the "Recapture Agreement").

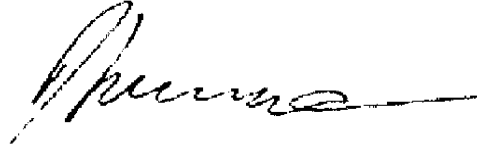
**WHEREAS**, the Owner wishes to subordinate the lien of the Recapture Agreement to the lien of the Senior Mortgage.

**NOW, THEREFORE**, in consideration of the recitals set forth above, the Authority agrees that the lien of the Recapture Agreement shall be and remain at all times subordinate to the lien of the Senior Mortgage.

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IN WITNESS WHEREOF, the Illinois Housing Development Authority has duly executed this Subordination Agreement as of this 11<sup>th</sup> day of January, 2022

**ILLINOIS HOUSING DEVELOPMENT  
AUTHORITY**

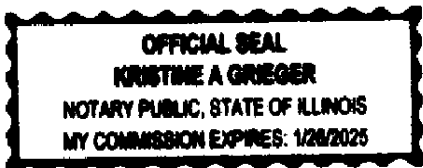


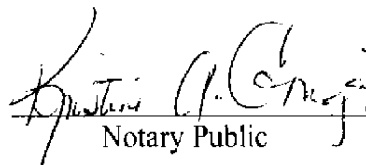
Javier Gumucio  
Director, Homeownership Programs

STATE OF ILLINOIS )  
                                  ) SS  
COUNTY OF WILL )

I, the undersigned, a Notary Public in and for said County in the State of Illinois aforesaid, do hereby certify that Javier Gumucio, personally known to me to be the Director, Homeownership Programs of the Illinois Housing Development Authority, a body politic and corporate of the State of Illinois, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Director of the Homeownership Programs, and he signed and delivered the said instrument as his free and voluntary act, and as the free and voluntary act of said entity for the uses and purposes therein set forth.

Given under my hand and notary seal this 11<sup>th</sup> day of January, 2022



  
Notary Public

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## EXHIBIT A

### LEGAL DESCRIPTION OF THE PROPERTY

THE SOUTH 5 FEET OF LOT 12 AND ALL OF LOT 13 IN BLOCK 5 IN COLE'S 1/2 SUBDIVISION OF THE WEST 1/2 OF THE SOUTH 20 ACRES OF THE WEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 5, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

**PROPERTY IDENTIFICATION NO.: 25052260310000**

**PROPERTY ADDRESS: 9030 S. May Street Chicago, IL 60620**

Property of Cook County Clerk's Office