Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud 844-768-1713

Doc#. 2226219023 Fee: \$98.00

Karen A. Yarbrough Cook County Clerk

Date: 09/19/2022 09:44 AM Pg: 1 of 6

The property identified as: PIN: 20-10-216-048-1004

Address:

Street: 4910 S. Vincennes Ave Apt 2

Street line 2:

City: Chicago State: IL **ZIP Code: 60615** County Clark's

Lender. Secretary of Housing and Urban Development

Borrower: Jermaine Blyden

Loan / Mortgage Amount: \$36,704.60

This property is located within the program area and is exempt from the requirements of 765 !LGS 77/70 et seq. because it is government property.

Certificate number: E9279721-9F76-449C-BB0C-7D1B86F1E894 Execution date: 8/19/2022

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Recording Requested By:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue Mount Laurel, NJ 08054

After Recording Return To:

Recording Number: 2144252

Freedom Mortgage Corporation C/O: Mortgage Connect Document Solutions 6860 North Argonne Street, Unit A Der ver, CO 80249 APN/12x ID: 20-10-216-048-1004

This document was prepared by: <u>Freedom Mortgage Corporation</u>, <u>Michele Rice</u>, <u>10500 Kingaid Drive</u>, Suite 111 Ashers IN 46037-9764, (855) 690-5900

Space Above This Line For Recording Data

FHA Case No. 137-6573989-734

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE "Security Instrument") is given on August 19, 2022.

The Mortgagor is JERMAINE BLYDEN, AN UNMARRIED MAN

Whose address is 4910 S VINCENNES AVE APT 2 CHIC 'GO, IL 60615-3490 ("Borrower").

This Security Instrument is given to the Secretary of Housing and Urban Development, its successors and assigns whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of thirty-six thous and seven hundred four and 60/100 Dollars (U.S. 36,704.60). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, it not paid earlier, due and payable on September 1, 2062.

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 after sums, advanced under Paragraph 2 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, State of ILLINOIS which has the address of 4910 S VINCENNES AVE APT 2 CHICAGO, IL 60615-3490, ("Property Address") more particularly described as follows: See Exhibit A for Legal Description

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."

Partial Claim

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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 or 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. **EXYMENT OF PRINCIPAL.** Borrower shall pay when due the principal of the debt evidenced by the Mote.
- 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 Lorrewer'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 of 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, modify, orbear 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 Instrumer, 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 actions 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.

Partial Claim

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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:

- 8. ACCELERATION; REMEDIES. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument unless Applicable Law provides otherwise. The notice shall specify: (a) the default, (b) the action required to cure the default; (c) a date, not less than thirty days from the date the notice is mailed to Borrower, by which the default must be cured; and (d) that failure to cure such default on or offere the date specified in the notice may result in acceleration of the sums secured by this Security Lyaryment, foreclosure by judicial proceedings, and sale of the Property. The notice shall further inform Dorrower 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 sale. 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 of the 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 Section including, but not limited to. reasonable attorneys' fees and cos's of title evidence.
- 9. **RELEASE.** Upon payment of a i sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
- 10. **WAIVER OF HOMESTEAD,** Borrower bereby waives all right of homestead exemption in the Property.

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 Acrtgage 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 provide I 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.

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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 1.
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Sign here to execute \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Subordinate Security Jermaine Blyde
Instrument (Must be signed exactly as printed
Signature Date (N.D.1/2027)
Kaun M. Wilson Signature Date (MM/DD/YYYY)
Witnes: Signature
Karin n. Wilson
Witness Pr nted Name
08/0/31 / 2022
Witness Signa ture Date (MM/DD/YYYY)
[Space below this line for Acknowledgement]
STATE OF ILLINOIS
COUNTY OFCOOK
On the 31 SL day of Current in the year 2022 before me, the undersigned, a Notary Public in and for said State, personally appeared Jermaine Blyder
personally known to me (or proved to the on the basis of satisfactory evidence) to be the person(s
whose name(s) is/are subscribed to the wi.hin instrument and acknowledged to me that he/she/the
executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) o
the instrument, the person or entity upon behalf of which the person or entity acted, executed the
instrument.
WITNESS my hand and official seal
Jenin Clarel
(Signature)
Notary Public: TERILYN CLAUSELL
7/2./2.p.z./ (Printed Name)
My commission expires: 7/21/2024 (Notary Public Seal)
(Please ensure seal does not overlap any ranguage or print)
yeararar o bar
JERILYN CLAUSELL
Official Seal Notary Public - State of Illinois
My Commission Expires Jul 21, 2024

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EXHIBIT A

The following described real estate situated in the County of Cook, in the State of Illinois, to wit:

Unit 2-4910 in 4908-4910 S. Vincennes Avenue Condominium as delineated on a Plat of Survey of the following described Tract of Land:

Lots 1, 2 and 3 in Block 1 in T. G. Dickinson and Company's Subdivision of part of the North 1/2 of the South 1/2 of the North East 1/4 of Section 10, Township 38 North, Range 14, East of the Third Princip's Meridian, in Cook County, Illinois.

Which Plat of Survey is attached as Exhibit "C" to the Declaration of Condominium recorded October 11, 2005 as Document 0528445115 together with its undivided percentage interest in the common elements.



Partial Claim