

Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 2226219023 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 09/19/2022 09:44 AM Pg: 1 of 6

Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

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

**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 ILCS 77/70 et seq. because it is government property.

**Certificate number:** E9279721-9F76-449C-BB0C-7D1B86F1E894

**Execution date:** 8/19/2022



# UNOFFICIAL COPY

**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, 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.

Partial Claim







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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 Principal 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.

