

Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 2304649148 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/15/2023 11:31 AM Pg: 1 of 7

Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

The property identified as: **PIN:** 18-21-504-007-0000

**Address:**

**Street:** 10901 OAK AVE

**Street line 2:**

**City:** CHICAGO

**State:** IL

**ZIP Code:** 60415

**Lender:** SECRETARY OF HOUSING AND URBAN DEVELOPMENT

**Borrower:** JAIME D BINNS AND JOHN MCGOWAN

**Loan / Mortgage Amount:** \$15,007.32

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:** CF199843-1910-4A44-B07A-992F89E2F615

**Execution date:** 2/8/2023

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This Document Prepared By:  
**CRYSTAL RADTKE**  
**ROCKET MORTGAGE, LLC**  
**635 WOODWARD AVE**  
**DETROIT, MI 48226**  
**(888) 663-7374**

When Recorded Mail To:  
**FIRST AMERICAN TITLE CO.**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707-9991**

**Tax/Parcel #:**

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

**FHA Case No.: 138-118307 6 703**

**Loan No: 3475666217**

**10901 OAK AVE, CHICAGO RIDGE, ILLINOIS 60415**  
 (herein "Property Address")

## PARTIAL CLAIMS MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **JANUARY 16, 2023**. The mortgagor is **JAIME D. BINNS, A MARRIED WOMAN AND JOHN MCGOWAN, HER HUSBAND** ("Borrower"), whose address is **10901 OAK AVE, CHICAGO RIDGE, ILLINOIS 60415**. This Security Instrument is given to the **Secretary of Housing and Urban Development**, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **FIFTEEN THOUSAND SEVEN DOLLARS AND 32 CENTS (U.S. \$15,007.32)**. 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 **MAY 1, 2051**.

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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 power of sale, the following described property located in the County of **COOK**, State of **ILLINOIS**:

which has the address of , **10901 OAK AVE, CHICAGO RIDGE, ILLINOIS 60415** (herein "Property Address");

## LEGAL DESCRIPTION

### PLEASE SEE ATTACHED EXHIBIT 'A'

Tax Parcel No.

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 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

**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.

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**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 20410 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.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert 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 sums secured by this Security Instrument without further demand and may invoke any other remedies permitted by Applicable Law. Lender shall be

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entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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 non-judicial 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 by 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 and covenants contained in this Security Instrument.

Jaime D. Binns 2-8-2023  
Borrower: **JAIME D BINNS** Date

John McGowan 2/8/2023  
Borrower: **JOHN MCGOWAN \*signing solely to acknowledge this Agreement, Date but not to incur any personal liability for the debt**

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

### BORROWER ACKNOWLEDGMENT State of ILLINOIS

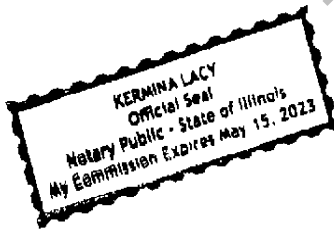
County of Cook

This instrument was acknowledged before me on 8 February 2023  
(date) by JAIME D BINNS, JOHN MCGOWAN (name/s of person/s acknowledged).

Kermina Lacy  
Notary Public

(Seal)  
Printed Name: Kermina Lacy

My Commission expires:  
5.15.2023



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## EXHIBIT A

**THE LAND ASSOCIATED WITH THE PROPERTY ADDRESS REFERRED TO IN THIS DOCUMENT IS SITUATED IN THE CITY OF CHICAGO RIDGE, COUNTY OF COOK AND STATE OF ILLINOIS, AND DESCRIBED AS FOLLOWS:**

LOT TWENTY (20) IN BLOCK (9) IN WARREN J. PETERS SUBDIVISION OF THE EAST THREE FOURTHS (3/4THS) OF THE SOUTH HALF (1/2) OF THE NORTHWEST QUARTER (1/4) ALSO THE NORTHEAST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) AND THE SOUTH HALF (1/2) OF THE SOUTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) (EXCEPT THE SOUTH 208.73 FEET OF THE WEST 208.73 FEET THEREOF) AND THAT HALF OF VACATED ALLEY AS DESCRIBED IN ORDINANCE RECORDED OCTOBER 29, 1962, OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

APN: 1821504007

Property of Cook County Clerk's Office