

Illinois Anti-Predatory
Lending Database
Program

Doc#: 2306933286 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/10/2023 02:12 PM Pg: 1 of 7

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 13-20-230-028-0000

Address:

Street: 5722 W Addison St

Street line 2:

City: Chicago

State: IL

ZIP Code: 60634

Lender: Secretary of Housing and Urban Development

Borrower: Ruben Moncivaiz

Loan / Mortgage Amount: \$7,285.02

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: 641B712C-F72D-4CD7-A06D-BF2C144C622B

Execution date: 2/15/2023

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Recording Requested By:
 Freedom Mortgage Corporation
 907 Pleasant Valley Avenue
 Mount Laurel, NJ 08054

After Recording Return To:
 Freedom Mortgage Corporation C/O:
 Mortgage Connect Document Solutions
 6860 North Argonne Street, Unit A
 Denver, CO 80249
 APN/Tax ID: 32-25-21-0100-01800-0260
 Recording Number 2305992

This document was prepared by: Freedom Mortgage Corporation, Michele Rice

Exempt From Doc Stamps & Intangible Tax - Governmental Agency

Space Above This Line For Recording Data

FHA Case No. 098-0656605-703

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on February 21, 2023 and effective the 1st day of March, 2023.

The Mortgagor is **DARELL LAVIAS BROWN AND DESKAE ANGELIA DAWSON-BROWN, HUSBAND AND WIFE**

Whose address is 35533 STELLA VAST DR ZEPHYRHILLS, FL 33541 ("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 twenty-five thousand six hundred fifty-eight and 96/100 Dollars (U.S. 25,658.96). 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 March 1, 2051.

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 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 Pasco County, State of

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FLORIDA which has the address of 35533 STELLA VAST DR ZEPHYRHILLS, FL 33541, ("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."

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 the 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.

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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.

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 unless applicable law provides otherwise. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date 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, foreclosure by judicial proceeding, and sale of the Property. The notice further shall inform Borrower 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 sums secured by this Security Instrument without further demand and may invoke the power of sale 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 7, including without limitation reasonable attorneys' fees and costs of title evidence.

8. **RELEASE.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted by applicable law.

9. **ATTORNEYS' FEES.** As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

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10. **JURY TRIAL WAIVER.** The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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 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 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 it.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Sign here to execute Subordinate Security Instrument

[Signature]

Darell Lavius Brown

(Must be signed exactly as printed)

02 / 23 / 2023

Signature Date (MM/DD/YYYY)

Sign here to execute Subordinate Security Instrument

[Signature]

Desirae Angelia Dawson-Brown

(Must be signed exactly as printed)

02 / 23 / 2023

Signature Date (MM/DD/YYYY)

[Space below this line for Acknowledgement]

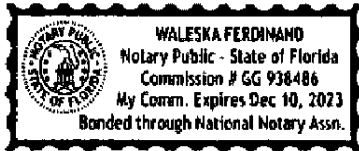
STATE OF Florida
COUNTY OF Pasco

On the 23 day of February in the year 2023 before me, the undersigned, a Notary Public in and for said State, personally appeared Darell Lavius Brown and Desirae Angelia Dawson-Brown, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument.

WITNESS my hand and official seal
[Signature]

Notary Public: Waleska Ferdinand (Printed Name)

My commission expires: Dec/10/2023 (Notary Public Seal)
(Please ensure seal does not overlap any language or print)



Partial Chain



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EXHIBIT A

Property of Cook County Clerk's Office

The following described land situated, lying and being in County of Pasco, State of Florida, to wit:

Lot 26, Block 18, Silverado Ranch Subdivision Phases 7, 9B, 11A, and 11B, according to the plat as recorded in Plat Book 77, Pages 79 through 86, of the Public Records of Pasco County, Florida.

Being the same property as conveyed from D.R. Horton, Inc., a Delaware corporation to Darel Lavias Brown and Desirae Angelia Dawson-Brown, husband and wife as set forth in Deed Instrument #2021025685 dated 02/04/2021, recorded 02/08/2021, Pasco County, FLORIDA.

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