

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

Doc#: 2308633477 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 03/27/2023 02:53 PM Pg: 1 of 6

### Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

The property identified as: **PIN: 28-22-308-075-0000**

**Address:**

**Street:** 16432 CRAIG DR

**Street line 2:**

**City:** OAK FOREST

**State:** IL

**ZIP Code:** 60452

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

**Borrower:** TONY A HIGGINS

**Loan / Mortgage Amount:** \$5,997.15

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:** A4D88C28-92E4-45C3-BA9C-BE2643C55E63

**Execution date:** 2/7/2023

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After recording please mail to:  
SERVICELINK  
ATTN: LOAN MODIFICATION  
SOLUTIONS  
3220 EL CAMINO REAL  
IRVINE, CA 92602

This instrument was prepared by:  
M&T BANK  
DESIREE SCHROEDER  
475 CROSSPOINT PKWY  
GETZVILLE, NY 14068

Permanent Index Number: 28-21-208-075-0000

[Space Above This Line For Recording Data]

Investor Loan No: 0215685970  
FHA Case #: 137-8255247 -703

Loan No.: 0101370997

230045840-MT

218341

## ILLINOIS MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on February 7, 2023. The Mortgagor is SHATAIL HIGGINS, A MARRIED WOMAN JOINED BY SPOUSE, TONY A. HIGGINS Whose address is 16432 CRAIG DR, OAK FOREST, IL 60452 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of Five Thousand Nine Hundred Ninety Seven and 15/100ths Dollars (U.S. \$5,997.15). 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 October 1, 2045. 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 the power of sale the following described property located in COOK County, ILLINOIS:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

which has the address of 16432 CRAIG DR, OAK FOREST, IL 60452, ("Property Address");



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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 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.



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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:

**7. Acceleration; Remedies.** 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 Note, 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 Secretary under this paragraph or applicable law.

Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Note or 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, foreclosure by judicial proceeding, and sale of the Property. The notice shall further 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 foreclosure. 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 foreclose this Security Instrument by judicial proceeding. Lender shall be 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.

**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 under Applicable Law.

**9. Waiver of Homestead.** In accordance with Illinois law, Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.

**10. Placement of Collateral Protection Insurance.** Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's Property. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the Property. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the Property, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

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**REQUEST FOR NOTICE OF DEFAULT  
AND FORECLOSURE UNDER SUPERIOR  
MORTGAGES OR DEEDS OF TRUST**

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Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page one



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of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

*Shatail Higgins*  
Borrower - SHATAIL HIGGINS

Date: 3/16/23

*Tony A. Higgins*  
Borrower - TONY A. HIGGINS \*SIGNING SOLELY TO  
ACKNOWLEDGE THIS AGREEMENT, BUT NOT TO  
INCUR ANY PERSONAL LIABILITY FOR THE DEBT

Date: 3/16/23

### ACKNOWLEDGMENT

State of Ill §  
County of Cook §  
§

The foregoing instrument was acknowledged before me this 3/16/23 by  
SHATAIL HIGGINS AND TONY A. HIGGINS



*Karen Hackel*  
Signature of Person Taking Acknowledgment  
Karen Hackel  
Printed Name  
Notary Public  
Title or Rank

(Seal)

Serial Number, if any: \_\_\_\_\_

Loan Originator Organization: LAKEVIEW LOAN SERVICING, LLC BY ITS ATTORNEY IN FACT  
M&T BANK, NMLSR ID: N/A  
Individual Loan Originator's Name NMLSR ID: N/A



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## EXHIBIT A

**BORROWER(S): SHATAIL HIGGINS, A MARRIED WOMAN JOINED BY SPOUSE, TONY A. HIGGINS**

**LOAN NUMBER: 0101370997**

**LEGAL DESCRIPTION:**

**STATE OF ILLINOIS, COUNTY OF COOK, AND DESCRIBED AS FOLLOWS:**

**LOT 60 IN FIELD CREST SECOND ADDITION, A RESUBDIVISION OF LOTS 1 TO 44 INCLUSIVE IN BLOCK 10, LOTS 1, 8, 29 AND 30 IN BLOCK 12, LOTS 1, 29 AND 30 IN BLOCK 13 AND LOTS 1, 32 33 AND 34 IN BLOCK 14, IN WILLOWICK ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 AND PART OF THE SOUTHEAST 1/4 NORTH OF INDIAN BOUNDARY LINE OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO SAID PLAT OF SAID FIELD CREST SECOND ADDITION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON OCTOBER 5, 1961 AS DOCUMENT NUMBER 2001563, IN COOK COUNTY, ILLINOIS. PROPERTY ADDRESS: 16432 CRAIG DRIVE, OAK FOREST, IL 60452 TAX NUMBER: 28-22-308-075**

**Permanent Index Number: 28-22-308-075-00 00**

**ALSO KNOWN AS: 16432 CRAIG DR, OAK FOREST, IL 60452**

