

Illinois Anti-Predatory
Lending Database
Program

Doc#: 2319406025 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 07/13/2023 09:25 AM Pg: 1 of 6

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 19-01-324-040-0000

Address:

Street: 4540 S California Ave

Street line 2:

City: Chicago

State: IL

ZIP Code: 60632

Lender: Fifth Third Bank National Association

Borrower: Gloria Ruvalcaba

Loan / Mortgage Amount: \$248,204.47

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: 8B0FF62D-D63F-4DB1-84AE-7AE08CF9C73E

Execution date: 7/7/2023

UNOFFICIAL COPY

Space above for recording.

230332469

SUBORDINATE MORTGAGE

Prepared by
Carol West

513 358 2225

Carol West

FHA Case No.

1380752288

Exhibit B attached

Date: June 28, 2023

Account: *****4513

206124513

FIFTH THIRD BANK
MADISONVILLE OFFICE BUILDING
5001 KINGSLEY DRIVE
Mail Drop 1MOB-AL
CINCINNATI, OH 45227-1114

Orig 8/17/2020
Rec 10/21/2020
INST# 2024539080

THIS SUBORDINATE MORTGAGE is given on June 28, 2023. The Mortgagor is: GLORIA RUVALCABA
whose address is:

4540 S CALIFORNIA AVE
CHICAGO, IL, 60632

This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street SW, Washington, D.C. 20410. Borrower owes Lender the principal sum of Twenty-Two Thousand Four Hundred Forty-Five and 77/100 (U.S. \$22,445.77). This debt is evidenced by Borrower's note dated the same date as this Security Instrument, which provides for the full debt, if not paid earlier, due and payable on 09/01/2050.

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, with interest advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of the 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 Cook County, IL:

APN: 19-01-324-040-0000

which has the address of:

4540 S CALIFORNIA AVE
CHICAGO, IL, 60632

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. This Security Instrument shall also cover all replacements and additions. 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 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.

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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 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 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 successor 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 provide 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 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, D.C. 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.

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.

UNOFFICIAL COPY

By signing this document, you are agreeing to the terms and conditions stated herein.

Gloria Ruvalcaba
GLORIA RUVALCABA - Borrower

Date 6/30/23

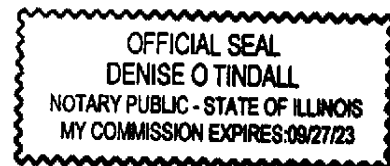
INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS, COUNTY OF COOK ss.

Before me a Notary Public in and for said County and State personally appeared GLORIA RUVALCABA, who is/are personally known to me or who has produced sufficient evidence of identification and who did take an oath and who executed the foregoing conveyance to Fifth Third Bank, National Association and severally acknowledged the execution thereof to be his/her free act and deed for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 30 day of June, 2023

Denise O. Tindall
Notary Public
My Commission Expires 09-27-23



DO NOT WRITE BELOW THIS LINE. FOR FIFTH THIRD USE ONLY.

CORPORATE ACKNOWLEDGEMENT

Jessica Jordan
FIFTH THIRD BANK, NATIONAL ASSOCIATION

Jessica Jordan
Officer
513-358-3027 (Seal)

STATE OF Ohio, COUNTY OF Hamilton ss.

Before me, a Notary Public in and for said County and State personally appeared Fifth Third Bank, National Association by Jessica Jordan, its Officer, the individual who executed the foregoing instrument and acknowledged that she/he did read the same and did sign the foregoing instrument and that the same is her/his free act and deed and the free act and deed of Fifth Third Bank, National Association.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 6th day of July, 2023

Amanda M. Cotton
Notary Public
My Commission Expires March 21, 2027



AMANDA M. COTTON
Notary Public
State of Ohio
My Comm. Expires
March 21, 2027

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EXHIBIT A

For APN/Parcel ID(s): 19-01-324-040-0000

For Tax Map ID(s): 19-01-324-040-0000

LOT 5 IN ARTHUR T. MCINTOSH'S CALIFORNIA SUBDIVISION OF THE SOUTH 1/2 OF BLOCK 3 IN
H. L. STEWART'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 38 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

SAME NAME AFFIDAVIT

STATE OF: ILLINOISCOUNTY OF: COOK

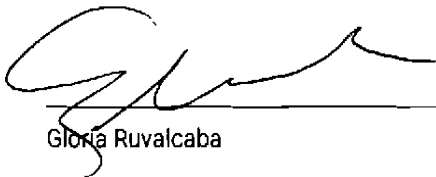
THE UNDERSIGNED, after being duly sworn upon, oath deposes and says:
That in reference to the transaction of the property located at:

4540 S California Ave
Chicago, IL 60632

Appears on some modification documents as:

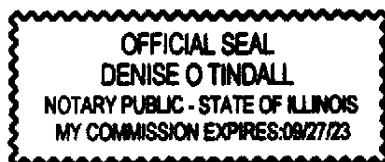
Gloria Ruvalcaba

I hereby certify that the above are all one and the same.

SIGNED this 30 day of June, 20 23


Gloria Ruvalcaba

Authorized Agent

Subscribed and sworn before this 30 day of June, 20 23


Notary Public

State/Commonwealth of: ILLINOISActing in the County/Parish of: COOKMy Commission Expires: 09-27-23