

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

Doc#: 2404541149 Fee: \$107.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/14/2024 01:03 PM Pg: 1 of 6

### Certificate of Exemption



**Report Mortgage Fraud**  
**844-768-1713**

The property identified as: **PIN: 25-08-425-020-0000**

240036652

**Address:**

**Street:** 10214 S ABERDEEN ST

**Street line 2:**

**City:** CHICAGO

**State:** IL

**ZIP Code:** 60643

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

**Borrower:** EARNEST G SANDERS AND SHIRLEY A SANDERS

**Loan / Mortgage Amount:** \$21,203.69

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:** B0F81331-39F7-4F7C-B566-DBDFD77331FA

**Execution date:** 1/31/2024

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Space above for recording.

### SUBORDINATE MORTGAGE

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

Prepared by  
Carol West  
513 358 2225  
Carol West

FHA Case No.

2 240036652-

Exhibit B attached

Date: January 31, 2024

Account: \*\*\*\*\*5012

THIS SUBORDINATE MORTGAGE is given on January 31, 2024. The Mortgagor is: EARNEST G SANDERS, SHIRLEY A SANDERS

whose address is:

Orig 9/9/2013  
Rec'd 9/12/2013

10214 S ABERDEEN ST  
CHICAGO, IL, 60643

Inst # 1325545045

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-One Thousand Two Hundred Three and 69/100 (U.S. \$21,203.69). 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 06/01/2050.

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:

which has the address of:

10214 S ABERDEEN ST  
CHICAGO, IL, 60643

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.

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

Earnest G Sanders  
EARNEST G SANDERS - Borrower

2-6-2024  
Date

Shirley A Sanders  
SHIRLEY A SANDERS - Borrower

2/6/2024  
Date

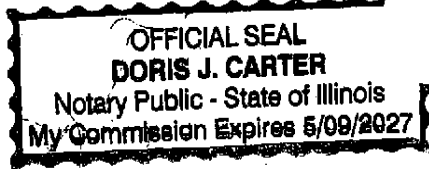
### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois COUNTY OF Cook ss.

Before me a Notary Public in and for said County and State personally appeared EARNEST G SANDERS, SHIRLEY A SANDERS, 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 6<sup>th</sup> day of February 2024

[Signature]  
Notary Public  
My Commission Expires 5/09-2



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

### CORPORATE ACKNOWLEDGEMENT

Kimberly Taylor

Kimberly Taylor  
Vice President  
513-358-3303 (Seal)

FIFTH THIRD BANK, NATIONAL ASSOCIATION

\* FKA Fifth Third Mortgage Co  
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 Kimberly Taylor its Vice President, 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 7<sup>th</sup> day of February 2024

[Signature]  
Notary Public  
My Commission Expires March 21 2027



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

\* Servicer's Signer for HUD

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## LEGAL DESCRIPTION

The South 20 feet of Lot 6 and all of Lot 7 in the Subdivision of Block 13 in Hitt's Subdivision of the Southeast quarter of Section 8, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Address commonly known as:  
10214 S. Aberdeen Street  
Chicago, IL 60643

PIN#: 25-08-425-020-0000

Property of Cook County Clerk's Office

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## EXHIBIT B

1. Mortgagee: FIFTH THIRD MORTGAGE COMPANY  
 Mortgagor: EARNEST G SANDERS AND SHIRLEY A SANDERS, AKA, ERNEST G SANDERS AND SHIRLEY A SANDERS

Dated:	09/09/2013	Recorded:	09/12/2013
Reference:	INSTRUMENT NO. 1325545045	Amount:	\$106,713.00
Open Ended:	NO	Open Ended Amount:	
Subject Instrument:	YES		

Notes:

A LOAN MODIFICATION AGREEMENT

BY: EARNEST G SANDERS, SHIRLEY A SANDERS

BETWEEN/AND: FIFTH THIRD BANK

Dated: 05/19/2020

Recorded:

07/10/2020

Reference: INSTRUMENT NO. 2019234078

Amount: \$108,586.53

Property of Cook County Clerk's Office