

**LAW OFFICE OF
KELLI M. SMITH, P.C.**

KELLI M. SMITH
ATTORNEY AT LAW
630.637.9811 PHONE
630.637.9814 FAX

300 E. FIFTH AVENUE
SUITE 365
NAPERVILLE, ILLINOIS 60563
kmsmith61@frontier.com

December 6, 2023

VIA EMAIL ONLY

Thomas.Schwertman@dupageco.org

Thomas J. Schwertman
Housing and Community Development Planner
421 N. County Farm Road, Room 2-800
Wheaton, IL 60187

Re: Request for Subordination

Dear Mr. Schwertman:

As you are aware, I am the attorney representing Advance Resource Recovery Corporation, NFP, the borrower in a new loan with St. Charles Bank & Trust, who made the request of the County to subordinate two existing forgivable mortgages made by Serenity House Foundation, Inc.

Pursuant to your email of November 30, 2023, I am requesting on behalf of Advance Resource Recovery Corporation, NFP, formerly known as Serenity House Foundation, Inc. that the county waive the requirements that the mortgagor must refinance into a fixed rate mortgage and also waive the prohibition concerning balloon payments.

Thank you for your assistance in this matter.

Very truly yours,


Kelli M. Smith

KMS/ljk