



Doc#: 0918215019 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/01/2009 10:08 AM Pg: 1 of 4

AFFIDAVIT

Prepared by **Sherry Schaney**
When Recorded Mail to:
National City Mortgage
P.O. Box 8800
Dayton OH 45482

Loan Number **5371875**

The attached **Exhibit E-3, Fannie Mae and FHLMC Addendum** was inadvertently omitted and is to become an integral part of the Mortgage Deed of Trust or Security Deed from **Sandeep Shelke, An Unmarried Man to National City Mortgage, a division of National City Bank** recorded in the office of the Recorder of Deeds of Cook County on **09/13/2007** in Book n/a Page n/a Instrument **0725641079**.

Dated: June 5, 2009



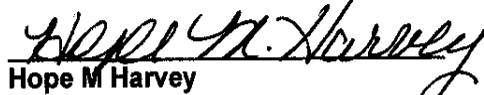
Jeff Blum, Mortgage Officer

CORPORATE ACKNOWLEDGEMENT

STATE OF OHIO)
) SS.
COUNTY OF MONTGOMERY)

BEFORE ME, a Notary Public in and for said County and State, personally appeared **Jeff Blum, Mortgage Officer of National City Mortgage a division of National City Bank**, who acknowledged that (s)he did sign the foregoing instrument and that the same is the free act and deed of said corporation and his/her free act and deed personally and as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand, this **5th** day of **June**, 2009.



Hope M Harvey
Notary Public, State of Ohio
My commission expires **6/25/2013**



HOPE M. HARVEY, NOTARY PUBLIC
In and for the State of Ohio
My Commission Exp.
June 25, 2013

SH
M-10
E

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I certify that this is a true and correct copy of the original.

EXHIBIT E-3

FANNIE MAE AND FHLMC ADDENDUM

Conventional Mortgage Loan Tax-Exempt Financing Rider

THIS RIDER is made this 21 day of August, 2007, and shall be deemed to amend and supplement the Mortgage, Deed of Trust or other Security Instrument (the "Mortgage") dated of even date, given by the undersigned ("Borrower") to secure the Borrower's Note ("Note") to National City Mortgage, a division of National City Bank, (together with its successors and assigns, the "Lender") of the same date and covering the property described in the Security Instrument and located at:

3963 W BELMONT AVE #301 CHICAGO, Illinois 60618

(Property Address)

Hereinafter referred to as the "Property."

The provisions of this Rider shall prevail notwithstanding any contrary provisions in the Note, or Security Instrument, or any other instrument which evidences the obligations secured by the Security Instrument.

The Borrower agrees that the Lender, at any time and without prior notice, may declare an event of default under the Security Instrument and accelerate all payments due under the Security Instrument and the Note under the following terms and conditions:

1. *Failure to Occupy.* The Borrower agrees that the Lender may declare an event of default under the Security Instrument and accelerate all payments due under the Security Instrument and the Note if the Borrower fails to occupy the Property without prior written consent of the Lender.

2. *Notice of Misrepresentation.* The Borrower understands that the Lender has relied upon statements provided by the Borrower contained in the documents provided by the Borrower in support of the loan application in the processing, financing and granting of this loan.

Upon discovery of fraud or misrepresentation by the Borrower with respect to any information provided by the Borrower in the loan application or other documents executed in connection with the Note and Security Instrument, or if the Borrower omits or misrepresents a fact that is material with respect to the provisions of Section 143 of Internal Revenue Code of 1986, as amended, in an application for the loan secured by the Security Instrument, the Lender, in its sole discretion, by written notice to the Borrower, may declare all obligations secured by the Security Instrument and all obligations payable under the Note immediately due and payable and exercise any other remedy allowed by law or provided by the Security Instrument.

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The Borrower shall notify the Lender promptly in writing of any transaction or event which may give rise to such a right of acceleration. The Borrower shall pay to the Lender all damages sustained by reason of the breach of the covenant of notice set forth above or by reason of such fraud or misrepresentation.

3. *Transfer of the Property or a Beneficial Interest in Borrower.* If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by the Lender if exercise is prohibited by federal law as of the date of this Security Instrument. The Lender also shall not exercise this option if: (a) the Borrower causes to be submitted to the Lender information required to evaluate the intended transferee; and (b) the Lender reasonably determines that the Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in the Note or the Security Instrument is acceptable to the Lender.

To the extent permitted by applicable law, the Lender may charge a reasonable fee as a condition to the Lender's consent to the loan assumption. The Lender may also require the transferee to sign an assumption agreement that is acceptable to the Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in the Security Instrument. The Borrower will continue to be obligated under the Note and the Security Instrument unless the Lender releases the Borrower in writing.

If the Lender exercises the option to require immediate payment in full, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Note or by the Security Instrument without further notice or demand on the Borrower.

4. *Restrictions on Transfer of Property.* As long as this Security Instrument related to the Note is backing a Fannie Mac Security or a FHLMC Security held by the Trustee for the mortgage revenue bonds issued by the City of Aurora, Kane, DePage, Will and Kendall Counties, Illinois (the "Issuer"), the unpaid principal balance of the Note may be declared immediately due and payable if all or part of the Property is sold or otherwise transferred by the Borrower to a purchaser or other transferee.

IN WITNESS WHEREOF, the Borrower has executed this Rider to Security Instrument.


Borrower

Borrower

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Chicago Title Insurance Company

Order No.: 1401 008391319NA

Address: 3963 W. Belmont Ave., Chicago, Illinois, 60618, Cook County
Unit 301
Parking R-16

City of Chicago
County of Cook
State of Illinois

Tax I.D. No.: 13-26-100-001-0000; 13-26-100-002-0000; 13-26-100-012-0000;
13-26-100-013-0000; 13-26-100-014-0000; 13-26-100-015-0000; and
13-26-100-026-0000

Legal Description:

- PARCEL 1:** UNIT 301 AND R-16 IN THE SHOEMAKER LOFTS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS, PARTS OF LOTS AND VACATED ALLEYS IN CHARLES SEEGER'S SUBDIVISION OF LOT 1 OF HAUSSEN AND SEEGER'S SUBDIVISION OF LOTS 4, 5, AND 14 IN DAVLIN, KELLEY AND CARROLL'S SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0706509105 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.
- PARCEL 2:** NON-EXCLUSIVE EASEMENTS FOR INGRESS, EGRESS, USE AND ENJOYMENT AS CREATED BY AND SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED AS DOCUMENT NUMBER 0706509104.