

UNOFFICIAL COPY



1515329070

Prepared by and return to:
Wells Fargo Home Mortgage
Attn: Austin Miller
MAC: N9287-011
2701 Wells Fargo Way
Minneapolis, MN 55467

Doc#: 1515329070 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/02/2015 04:41 PM Pg: 1 of 4

Space above this line for County Recorder use only

AFFIDAVIT OF CORRECTION

BORROWER(S): XANTHIA L HICKS, A SINGLE PERSON

I, Mainong Yano, hereby swear or affirm that I am Vice President Loan Documentation, and that in the regular performance of my job functions, I am familiar with the business records maintained by Wells Fargo Bank, N.A. for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Wells Fargo Bank, N.A.. It is the regular practice of Wells Fargo Bank, N.A.'s mortgage servicing business to make these records. In connection with making this affidavit, I have acquired knowledge of the matters stated herein by examining these business records.

I further state that a certain document which was titled as Mortgage ("document"), recorded on **03/06/2015** (date) as Document Number **1506545014** and/or in Book/Block **N/A**, Page **N/A** and was recorded in **Cook County**, State of **Illinois**, contained the following error(s) (if more space is needed, please attach addendum):

The Mortgage was recorded without the IHDA Mortgage Rider

I make this Affidavit for the purpose of correcting the above document as follows (if more space is needed please attach addendum):

The attached IHDA Mortgage Rider is hereby made part of the Mortgage

Property Address: 158 Brittany Drive, Streamwood, IL 60107

Parcel ID: 06-27-216-009-1089

The original document is is not attached to this Affidavit (if a copy of the original document is not attached, please see the attached "LEGAL DESCRIPTION" and names of grantors and grantees).

Acknowledgement on Page 2

THIS FORM IS INTENDED TO CORRECT SCRIVENER'S ERRORS AND NOT FOR THE CONVEYANCE OF REAL PROPERTY.

Names of persons signing in any capacity must be typed or printed below their signature.

S YS
P 4
S NO
M NO
SC YS
E YS
INT 16

4/255

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NAME: Mainong Yang

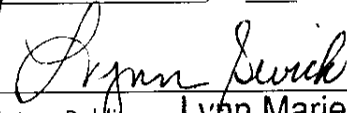
TITLE: Vice President Loan Documentation Wells Fargo Bank, N.A.

DATE: 04/27/2015

Subscribed and sworn to (or affirmed) before me this 27th day of April, 20 15.

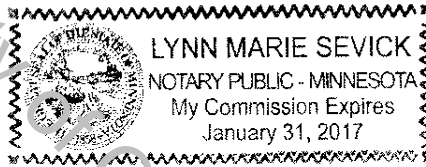
State of MINNESOTA)ss.

County of DAKOTA)



Notary Public: Lynn Marie Sevick

My Commission Expires: 1/31/17



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LEGAL DESCRIPTION

UNIT 13D-2 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN SUSSEX SQUARE CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 88319854, AS AMENDED FROM TIME TO TIME, IN PARTS OF THE SUBDIVISION OF SUSSEX SQUARE UNITS 1, 2 AND 3, BEING A SUBDIVISION IN PART OF THE SOUTHEAST 1/4 OF SECTION 22 AND THE NORTHEAST 1/4 OF SECTION 27, ALL IN TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address commonly known as:
158 Brittany Drive
Streamwood, IL 60107

PIN#: 06-27-216-009-1029

Property of Cook County Clerk's Office

UNOFFICIAL COPY**IHDA MORTGAGE RIDER****NOTICE TO
MORTGAGOR**

THE PROVISIONS OF THIS RIDER SUBSTANTIALLY MODIFY THE TERMS OF THE LOAN. DO NOT SIGN THE NOTE OR THE SECURITY INSTRUMENT UNLESS YOU READ AND UNDERSTAND THESE PROVISIONS.

RIDER TO MORTGAGE BY AND BETWEEN XANTHIA L HICKS, A SINGLE PERSON (THE "MORTGAGOR") **AND** WELLS FARGO BANK, N.A. (THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated FEBRUARY 13, 2015 (the "Security Instrument") to secure a loan (the "Loan") made by WELLS FARGO BANK, N.A. (The "Lender") in the amount of \$ 132,350.00 to the Mortgagor, evidenced by a note (the "Note") of even date herewith. It is expected that the Loan will be purchased or securitized by the Illinois Housing Development Authority (the "Authority"). It is a condition of the making of the Loan that the Mortgagor execute this Rider.

In consideration of the respective covenants of the parties contained in the Security Instrument, and for other good and valuable consideration, the receipt, adequacy and sufficiency of which are acknowledged, Mortgagor and Lender further mutually agree as follows:

1. The rights and obligations of the parties to the Security Instrument and the Note are expressly made subject to this Rider. In the event of any conflict between the provisions of this Rider and the provisions of the Security Instrument and the Note, the provisions of this Rider shall control.
2. Notwithstanding the provisions of Paragraph 5 of the Security Instrument, the Mortgagor agrees that the Lender or the Authority, as applicable, may, at any time and without prior notice, accelerate all payments due under the Security Instrument and Note, and exercise any other remedy allowed by law for breach of the Security Instrument or Note, if (a) the Mortgagor sells, rents or fails to occupy the property described in the Security Instrument as his or her permanent and primary residence; or (b) the statements made by the Mortgagor in the Affidavit of Buyer (Illinois Housing Development Authority Form MP-6A) are not true, complete and correct, or the Mortgagor fails to abide by the agreements contained in the Affidavit of Buyer; or (c) the Lender or the Authority finds any statement contained in that Affidavit to be untrue. The Mortgagor understands that the agreements and statements of fact contained in the Affidavit of Buyer are necessary conditions for the granting of the Loan.
3. The provisions of this Rider shall apply and be effective only at such times as the Authority securitizes your loan or is the holder of the Security Instrument and the Note, or is in the process of securitizing or purchasing the Security Instrument and the Note. If the Authority does not securitize or purchase the Security Instrument and the Note, or if the Authority sells or otherwise transfers the Security Instrument and the Note to another individual or entity, the provisions of this Rider shall no longer apply or be effective, and this Rider shall be detached from the Security Instrument.

MORTGAGOR

Xanthia L. Hicks
XANTHIA L HICKS



**ILLINOIS
HOUSING
DEVELOPMENT
AUTHORITY**

**Mortgage Rider
REVISED 10/10**