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1807428011

Doc# 1807428011 Fee \$44.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 03/15/2018 01:00 PM PG: 1 OF 4

SCRIVENER'S AFFIDAVIT

Prepared by and Return to

After Recording:

U.S. Bank N.A.

Sharon Brown Cross Reference to **Document Number – 1718818088**

221 W Cherry St. Book-n/a Page- n/a

Nevada, MO 64772

417-448-8531

Loan# 2200702320 Attention: Recorder of Deeds

Please index under the following names, as Grantors, in addition to the name of the Affiant.

Names: Angela T Lavender, a single woman ("**Grantor**")
U.S. Bank National Association ("**Grantee**")

State of : Missouri

County of : Vernon

On this 28th day of February 2018, before me personally appeared Christina McAllister, to me personally known, who being by my duly sworn on his/her oath did say that the following statements are true and correct to the best of his knowledge.

- 1) My name is Christina McAllister, I am a Vice-President for U.S. Bank, N.A.
- 2) That the real property affected by this affidavit is described as follows:

See EXHIBIT A

Which has property address of 3614 W 86th PL, Chicago, IL 60652

S Y
P 4
S N
M N
SC Y
E Y
INTA Y

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- 3) There appears of record the Mortgage recorded on **July 7, 2017** as **Document Number – 1718818088, Book- n/a, Page(s) n/a**
 - 4) That due to a scrivener's error in the above mentioned documents this affidavit is being filed for record
 - 5) That the purpose of this recordation of this affidavit is to **ADD THE ILLINOIS HOUSING DEVELOPMENT AUTHORITY MORTGAGE RIDER.**
- Further, the affiant sayeth not.

Christina McAllister
 Christina McAllister-Vice-President

State of : Missouri
 County of : Vernon

On this 28th day of February 2018, before me personally appeared Christina McAllister, Vice-President of U.S. Bank N.A. and that said instrument was signed and executed in behalf of said company and acknowledged that said instrument to be the free act and deed of said company.

In Testimony whereof, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.



PATRICIA DUNCAN
 My Commission Expires
 November 12, 2021
 Barton County
 Commission #13400322

Patricia Duncan

Notary Public – Patricia Duncan

My term expires: 11/12/2021

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EXHIBIT A:

THE WEST 6 FEET OF LOT 229 AND ALL OF LOT 230 AND THE EAST 6 FEET OF LOT 231 IN THE 87TH AND CRAWFORD HIGHLANDS, BEING A SUBDIVISION OF LOTS 1, 2, AND 3 IN HATELEY AND BOYER'S RESUBDIVISION OF THE SOUTH HALF OF THE SOUTH WEST QUARTER OF SECTION 35, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE RIGHT OF WAY OF THE GRAND TRUNK AND WABASH RAILROAD) IN COOK COUNTY, ILLINOIS

FOR INFORMATION ONLY: 19-35-334-043-0000
3614 West 86th Place, Chicago IL 60652

Property of Cook County Clerk's Office

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Illinois Housing Development Authority 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 THE

Angela T Lavender

(THE "MORTGAGOR(S)")

AND

US Bank National Association

(THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

June 30, 2017

(the "Security Instrument") to secure a loan (the "Loan") made by

US Bank National Association

(The "LENDER")

in the amount of \$ 132,500.00 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(S)

Angela T Lavender
Angela T Lavender



**ILLINOIS HOUSING
DEVELOPMENT
AUTHORITY**

**Mortgage Rider
REVISED 10/10**

HO - 008