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Doc# 1807840001 Fee \$64.00

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KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 03/19/2018 10:56 AM PG: 1 OF 3

SCRIVENER'S AFFIDAVIT

Prepared by and Return to

After Recording:

U.S. Bank N.A.

Sharon Brown

221 W Cherry St.

Nevada, MO 64772

417-448-8531

Cross Reference to **Document Number – 1732542027**

Book-n/a Page- n/a

Loan# 2200721668 Attention: Recorder of Deeds

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

Names: Demetrius Spann, a single man ("**Grantor**")

U.S. Bank National Association ("**Grantee**")

State of : Missouri

County of : Vernon

On this 27th 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:

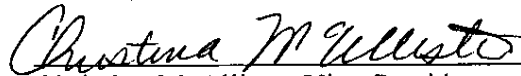
LOT 107 IN GLENWOOD MANOR UNIT NO. 1 A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 4, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN #32-04-104-007-0000

Which has property address of 900 West Terrace Drive, Glenwood, IL 60425

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- 3) There appears of record the Mortgage recorded on **November 21, 2017** as **Document Number – 1732542027, 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-Vice-President


State of : Missouri
County of : Vernon

On this 27th 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


Notary Public – Patricia Duncan

My term expires: 11/12/2021

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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

Demetrius Spann

(THE "MORTGAGOR(S)")

AND

U.S Bank National Association

(THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

10/23/2017

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

U.S Bank National Association

(The "LENDER")

in the amount of \$ 90,250.00 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)

Demetrius Spann

Demetrius Spann



**ILLINOIS HOUSING
DEVELOPMENT
AUTHORITY**

**Mortgage Rider
REVISED 10/10**

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