

# UNOFFICIAL COPY

When recorded, return to:

Chicago Title  
1701 Golf Road, Tower 1-101  
Rolling Meadows, IL 60008

Prepared by Affiant:

Chicago Title  
1701 Golf Road, Tower 1-101  
Rolling Meadows, IL 60008



Doc# 1825717020 Fee \$46.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 09/14/2018 11:27 AM PG: 1 OF 5

*186NW 68103WH/CS*

## SCRIVENER'S ERROR(S) AFFIDAVIT

STATE OF ILLINOIS

COUNTY OF Cook

Carmela Spino (Affiant), first being duly sworn, upon my oath, deposes and says:

- That I am an employee of Chicago Title & Trust Company, acting on behalf of, and with the authority of, Chicago Title & Trust Company;
- I have personal knowledge of the facts and matters stated herein.
- That the following instrument, through inadvertence, mistake, and error, contains a scrivener's error, in that said instrument mortgage:

Instrument:

Mortgage

Grantors:

Gabriel Salazar & Daniela M. Vega

Grantee:

LoanDepot.com

Date of Instrument:

4-27-18

Recording Number:

1812446007

Date Recorded:

5-4-18

PIN#:

06-17-300-079-0000

Legal Description:

SEE ATTACHED

4. This Affidavit is being filed for record in the County of Cook, State of ILLINOIS, for the purpose of correcting the above mentioned error contained within the aforementioned instrument, by:

adding the Illinois Housing Development Authority Mortgage Rider

which you will find attached to this Affidavit.

Carmela Spino

PRINT AFFIANT NAME ABOVE

[Signature]

AFFIANT SIGNATURE ABOVE

9-12-18

DATE AFFIDAVIT EXECUTED

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ACKNOWLEDGMENT BY NOTARY

STATE OF ILLINOIS )  
COUNTY OF Cook ) ss.

On this day of 9-12, 2018, before me appeared Carmela Stoino, personally known to me to be the person who executed the foregoing instrument and being sworn by me stated that the facts and matters stated therein are true according to the best of his/her knowledge and belief, and acknowledged to me that s/he executed the same as his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the county and state aforesaid the day and year written above

Rosanne M O'Connor      Rosanne M O'Connor

PRINT NOTARY NAME ABOVE

NOTARY SIGNATURE ABOVE

My commission expires on 5-4-19



**UNOFFICIAL COPY****Illinois Housing Development Authority  
MORTGAGE RIDER****NOTICE TO MORTGAGOR**

SALAZAR  
Loan #: 400254062  
MIN: 100853704002540626

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  
GABRIEL SALAZAR AND DANIELA M VEGA; ALL AS JOINT TENANTS (THE "MORTGAGOR(S)")

AND  
LOANDEPOT.COM, LLC. (THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated  
APRIL 27, 2018

(the "Security Instrument") to secure a loan (the "Loan") made by (The "LENDER")  
LOANDEPOT.COM, LLC

in the amount of \$185,155.00 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.



**ILLINOIS  
HOUSING  
DEVELOPMENT  
AUTHORITY**

4161.12



# UNOFFICIAL COPY

400254062

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.

*Gabriel Salazar*      4/27/18  
- BORROWER - GABRIEL SALAZAR - DATE -

*Daniela M. Vega*      04/27/18  
- BORROWER - DANIELA M VEGA - DATE -

Property of Cook County Clerk's Office



ILLINOIS  
HOUSING  
DEVELOPMENT  
AUTHORITY

4161.12

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CHICAGO TITLE  
COMPANY

## EXHIBIT A

Order No.: 18GNW681003WH

**For APN/Parcel ID(s): 06-17-300-079-0000**

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LOT 34 NEUTRENTON PLACE BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN AND A RESUBDIVISION OF PART OF LOT 20 IN COUNTY CLERKS DIVISION OF THE NORTHEAST 1/4 AND SOUTH 1/2 OF SAID SECTION 17, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS (PLAT OF SURVEY RECORDED AS DOCUMENT NUMBER 0030134732 IN COOK COUNTY)

Property of Cook County Clerk's Office