

UNOFFICIAL COPY

Prepared By and Return to:

Stewart Title Company
9913 Southwest Highway
Oak Lawn, IL 60453



Doc# 1831744040 Fee \$44.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 11/13/2018 11:15 AM PG: 1 OF 4

SCRIVENER'S ERROR AFFIDAVIT

01146 60110 10-1 JB

I, James Borskie am over the age of eighteen years of age and aver that the statements set forth in this Affidavit are true and correct to the best of my knowledge and belief. I represent that I am the closer representing Stewart Title Company and I have the authority to provide this document on behalf of said company. I have personal knowledge of the matters herein attested to as I have reviewed the recorded documents in the public records and have discovered the following error in a previous recording:

The Mortgage containing the Scrivener's Error was given from Stearns Lending, LLC to Valerie T Singleton, Unmarried Woman recorded on 10/30/2018, and recorded as document number 1830357060

Property address: 18021 William St, Lansing, IL 60438

Property Index Number: 30-32-19-055-0000

Legal Description: See attached Exhibit 'A'

This Affidavit is given to provide record notice to all that the above referenced document contains the following scrivener's error: 2nd Page of the Mortgage under (H) "Riders" - Other(s) improperly lists the type of Rider. Instead of 'Mortgage Rider', it should read 'IHDA Rider'

The true and correct (legal description, spelling of name, marital status, signature line etc.) is as follows: See attached Exhibit 'B'

Dated this 8 day of November 2018

James Borskie

R

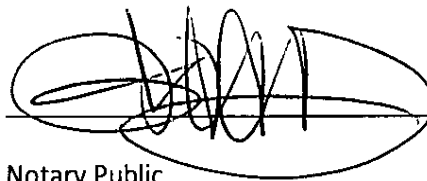
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State of Illinois

County of Cook

On this, the 8 day of November, 2018 before me Kim McCants a Notary Public for said County and State aforesaid, do hereby certify that James Borskie personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me in person and acknowledged signing, sealing, and delivering the said instrument as a free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 8th day of November 2018



Notary Public

My commission expires May 7 2022



Property of Cook County Clerk's Office

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ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exhibit A - Legal Description

LOTS 5, 6 AND THE NORTH 5 FEET OF LOT 7 IN BLOCK 1 IN THE FIRST ADDITION TO WENTWORTH MANOR SUBDIVISION OF THE SOUTH 1130.6 FEET OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART LYING SOUTH OF THE CENTER LINE OF LAKE STREET), ACCORDING TO THE PLAT THEREOF RECORDED APRIL 7, 1926 AS DOCUMENT 9232216, IN COOK COUNTY, ILLINOIS.

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RECORDS & DEEDS
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RECORDS & DEEDS

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(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input checked="" type="checkbox"/> Other(s) [specify] <u>JHDA Rider</u> | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the COUNTY of COOK:

SEE ATTACHED EXHIBIT A

which currently has the address of **18021 WILLIAM ST, LANSING, IL 60438** ("Property Address").

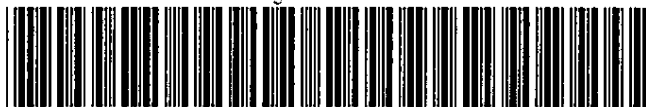
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

323.40

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Form 3014 1/01



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