

# UNOFFICIAL COPY



Doc# 1834704054 Fee \$44.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 12/13/2018 01:14 PM PG: 1 OF 4

### SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Perl Mortgage, INC.

2936 W. Belmont Ave.

Chicago, IL 60618

### Property Identification Number:

20-26-213-004-0000

### Document Number to Correct:

1823519006

I, Dan Jenkins, the affiant and preparer of this Scrivener's Affidavit, whose relationship to the above-referenced document number is (ex. drafting attorney, closing title company, grantor/grantee, etc.):

Perl Mortgage, INC., do hereby swear and affirm that Document Number:

1823519006, included the following mistake: The mortgage date is missing

on the tax exempt rider.

which is hereby corrected as follows: (use additional pages as needed, legal must be attached for property, or attach an exhibit which includes the correction—but **DO NOT ATTACH** the original/certified copy of the originally recorded document): Add the date August 20,2018 to page one of the tax exempt rider.

Finally, I Dan Jenkins, the affiant, do hereby swear to the above correction, and believe it to be the true and accurate intention(s) of the parties who drafted and recorded the referenced document.

Dan Jenkins

Affiant's Signature Above

12/7/18

Date Affidavit Executed

### NOTARY SECTION:

State of IL)

County of Cook)

I, John Brandon Cox, a Notary Public for the above-referenced jurisdiction do hereby swear and affirm that the above-referenced affiant did appear before me on the below indicated date and affix her/his signature or marking to the foregoing Scrivener's Affidavit after providing me with a government issued identification, and appearing to be of sound mind and free from any undue coercion or influence.

**AFFIX NOTARY STAMP BELOW**

Notary Public Signature Below      Date Notarized Below

[Signature]

12/7/18



S  
P  
S  
M  
SCY  
E  
INTX

# UNOFFICIAL COPY

## 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

DANIELLE S. BREWER

A SINGLE WOMAN

\_\_\_\_\_  
(THE "MORTGAGOR(S)")

AND

Perl Mortgage, Inc.

\_\_\_\_\_  
(THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

August 20, 2018

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

Perl Mortgage, Inc.

\_\_\_\_\_  
(The "LENDER")

in the amount of \$ 171,550 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.

HO-008.1

# UNOFFICIAL COPY

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)

*Danielle S. Brewer*  
 \_\_\_\_\_  
 DANIELLE S. BREWER

\_\_\_\_\_  
 \_\_\_\_\_



ILLINOIS HOUSING  
 DEVELOPMENT AUTHORITY

HO-008.1

# UNOFFICIAL COPY

## EXHIBIT A

For APN/Parcel ID(s): 20-26-213-004-0000

For Tax Map ID(s): 20-26-213-004-0000

---

LOT 20 IN BLOCK 14 IN THE SUBDIVISION BY J.G. SHORTALL, TRUSTEE OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office