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Doc# 1908728000 Fee \$44.00

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

EDWARD H. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 03/28/2019 10:38 AM PG: 1 OF 4

182370681 Castaneda
SCRIVENER'S AFFIDAVIT
Prepared By: (Name & Address)

Guaranteed Rate, Inc.
4410 N Ravenswood Ave, Ste LL1
Chicago, IL 60640

Property Identification Number:
14-28-105-089-1117

Document Number to Correct:
1833233112

I, Ashley Yates for Guaranteed Rate, Inc., 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.):

Lender/Grantee, do hereby swear and affirm that Document Number: 1833233112, included the following mistake: The Mortgage was recorded without the Illinois Housing Development Authority Mortgage Rider in error.

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): The Illinois Housing Development Authority Mortgage Rider is attached to this Affidavit and made part of the Mortgage referenced in this Affidavit.

Finally, I Ashley Yates, 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.

Affiant's Signature Above

03/12/2019
Date Affidavit Executed

NOTARY SECTION:

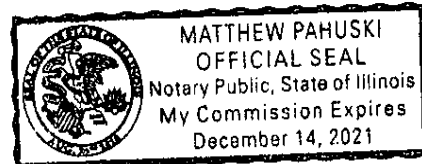
State of Illinois)
County of Cook)

I, Matthew Pahuski, 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

 03/12/2019



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

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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

Saul Castaneda

(THE "MORTGAGOR(S)")

AND

Guaranteed Rate, Inc

(THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

November 9, 2018

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

Guaranteed Rate, Inc

(The "LENDER")

in the amount of \$ 111,000 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.

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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)

Saul Castaneda

 Saul Castaneda



ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

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LEGAL DESCRIPTION

Order No.: 18ACE180243LP

For APN/Parcel ID(s): 14-28-105-089-1117

UNIT NUMBER 1208 IN 3110 NORTH SHERIDAN CONDOS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 12 AND THE SOUTH 5 FEET OF LOT 11 (EXCEPT THE EAST 7 FEET OF SAID PREMISES TAKEN FOR WIDENING LAKE VIEW AVENUE) IN BLOCK 5 IN BRAUKMANN AND GEHRKES SUBDIVISION OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST FRACTIONAL 1/4 OF THE NORTHWEST FRACTIONAL 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ALSO: PARCEL 2: THE EAST 145 FEET OF LOT 1 IN BROUSSEAUS RESUBDIVISION OF LOTS 21 TO 24 IN CULVERS ADDITION TO CHICAGO BEING A SUBDIVISION OF THE SOUTH 20 RODS OF THE NORTH 60 RODS OF THE NORTHWEST 1/4 OF THE SOUTH 1/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25288427, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Property Address (for reference only):

3110 N Sheridan Road, Apt 1208, Chicago, IL 60657