

2
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When recorded, return to:

CT
1030 W Higgins Rd
Park Ridge, IL
60068



Doc# 1922813098 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 08/16/2019 10:45 AM PG: 1 OF 4

Prepared by Affiant: Jackie P.

Chicago Title
1030 W. Higgins Rd
Park Ridge, IL 60068
19 GST 116018 PK

SCRIVENER'S ERROR(S) AFFIDAVIT

STATE OF ILLINOIS

COUNTY OF Cook

Jackie Parkinson (Affiant), first being duly sworn, upon my oath, deposes and says:

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

Instrument: Mortgage Rate Rider
 Grantors: Jennifer B. Smith
 Grantee: Guaranteed Rate Inc.
 Date of Instrument: June 7, 2019
 Recording Number: Jun 1916349027
 Date Recorded: June 12, 2019
 PIN#: 0907405010000
 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:

Signed Fixed Interest Rider missing from Mortgage

which you will find attached to this Affidavit.

Jackie Parkinson Jackie Park 8/12/19
 PRINT AFFIANT NAME ABOVE AFFIANT SIGNATURE ABOVE DATE AFFIDAVIT EXECUTED

S
P
S
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SC
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INT

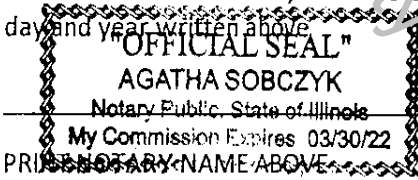
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ACKNOWLEDGMENT BY NOTARY

STATE OF ILLINOIS)
COUNTY OF COOK) ss.

On this day of August 12, 2019, before me appeared Agatha Sobczyk, 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



Agatha Sobczyk
NOTARY SIGNATURE ABOVE

My commission expires on 03/30/22

Notary of Cook County Clerk's Office

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Loan Number: 192507053

FIXED INTEREST RATE RIDER

Date: JUNE 7, 2019

Lender: GUARANTEED RATE, INC.

Borrower(s): Jennifer B Smith

THIS FIXED INTEREST RATE RIDER is made this 7th day of JUNE, 2019 and is incorporated into and shall be deemed to amend and supplement the Security Instrument, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure repayment of the Borrower's fixed rate promissory note (the "Note") in favor of GUARANTEED RATE, INC. (the "Lender"). The Security Instrument encumbers the property more specifically described in the Security Instrument and located at:

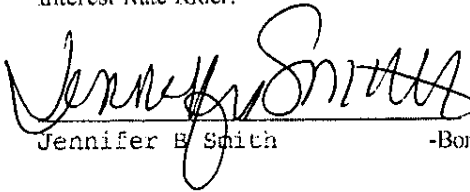
235 Ardmore Rd., DES PLAINES, ILLINOIS 60016
[Property Address]

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Definition (E) "Note" of the Security Instrument is hereby deleted and the following provision is substituted in its place in the Security Instrument:

(E) "Note" means the promissory note signed by the Borrower and dated JUNE 7, 2019. The Note states that Borrower owes Lender TWO HUNDRED THIRTY-SIX THOUSAND AND 00/100 Dollars (U.S. \$ 236,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JULY 1, 2049 at the rate of 4.250 %.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed Interest Rate Rider.



Jennifer B Smith (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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LEGAL DESCRIPTION

Order No.: 19GST116018PK

For APN/Parcel ID(s): 09-07-405-010-0000

Lot 16 H.M Cornell Co.'s Cumberland, a Subdivision of the South 1/2 of the Southeast 1/4 of the Southeast 1/4 of Section 7, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office