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SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Fidelity National Title

20 N Clark St

Chicago IL 60602

Property Identification Number:

25-02-116-049-0000

Document Number to Correct:

1835312072



1924117126

Doc# 1924117126 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 08/29/2019 01:22 PM PG: 1 OF 3

I, Marina Kotek, 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.):

Closing Title Company, do hereby swear and affirm that Document Number:

1835312072

included the following mistake: IHDA Rider needs to reflect "mortgagor"

as Veronica L Wade, middle initial was missing, the "lender" needs to reflect as Alterra Home Loans, LLC,

LLC was missing, and the date was miss as well and now has been added.

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): Illinois Housing Development Authority Mortgage Rider should be added to the mortgage as pages 14 and 15, copies of which are attached as Exhibit "A"

Finally, I Marina Kotek, 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

07/24/2019

Date Affidavit Executed

NOTARY SECTION:

State of Illinois)
County of Kane)

I, Elizabeth Dittich, 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

7/24/19



S Y
P 3
S 1
M
SC Y
E
INT

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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

Veronica L. Wade

(THE "MORTGAGOR(S)")

AND

Alterra Group, LLC

(THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

December 13, 2018

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

Alterra Group, LLC

(The "LENDER")

in the amount of \$ 106,481 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

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EXHIBIT A

Order No.: OC18030581

For APN/Parcel ID(s): 25-02-116-049-0000

For Tax Map ID(s): 25-02-116-049-0000

LOT 12 (EXCEPT THE NORTH 12.5 FEET THEREOF) AND ALL OF LOT 13 IN BLOCK 3 IN BAIRD AND ROWLAND'S SUBDIVISION OF BLOCKS 1 TO 8, BOTH INCLUSIVE OF CALUMET AND CHICAGO CANAL AND DOCK COMPANY'S SUBDIVISION OF THE WEST 3/4 OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTH WEST 1/4 OF SECTION 2, ALL THAT PART OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 2, LYING EAST OF THE ILLINOIS CENTRAL RAILROAD AND ALL THAT PART OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 2, LYING EAST OF THE ILLINOIS CENTRAL RAILROAD OF THE WEST 3/4 OF THE NORTH 1/2 AND THE WEST 1/2 OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIPS 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Cook County Clerk's Office