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Doc#: 2001025001 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 01/10/2020 09:59 AM Pg: 1 of 6

After Recording Return to:

Amrock
662 Woodward Avenue
Detroit, MI 48226

Instrument Prepared By:

Kimberly Vereb, Esq.
1174 Red Dunes Run
Avon, IN 46123
IL Bar ID No. 6244816

Mail Tax Statements To:

Harold Morris
16427 Roy Street
Oak Forest, IL 60452

Tax Parcel ID Number:

28-22-307-075-0000

Order Number:

65969085 - 5380757

AFFIDAVIT CORRECTING AN ERROR IN A PROPERTY DESCRIPTION

State of Michigan)
County of Wayne) ss.

Affiant, Aaron Weller, a AVP at Amrock, being duly sworn, states that he has reviewed the documents recorded with the Cook County Recorder of Deeds with respect to the real property located at 16427 Roy Street, Oak Forest, IL 60452 and has found a scrivener's error in the legal description of the following described Mortgage:

1. The Mortgage executed on behalf of HAROLD L. MORRIS, JR., a married man, and MARY IVANCICTS, his wife, dated August 10, 2019 and recorded on August 20, 2019, with the Cook County Recorder of Deeds, as Document Number 1923246202, (the "Mortgage") contains a scrivener's error wherein the Rider was omitted.
2. Legal description: The legal description for the real property located at 16427 Roy Street, Oak Forest, IL 60452, is as follows:

LOT 114, IN FIELDCREST THIRD ADDITION A RESUBDIVISION OF LOTS 1 TO 42, INCLUSIVE, IN BLOCK 8, AND LOTS 1 TO 43, INCLUSIVE, IN BLOCK 9, IN WILLOWICK ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER (1/4) AND PART OF THE SOUTHEAST QUARTER (1/4) NORTH OF INDIAN BOUNDARY LINE OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID FIELDCREST THIRD ADDITION REGISTERED IN THE OFFICE OF THE REGISTERED OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 27, 1962, AS DOCUMENT NUMBER 2030584.

Property Address: 16427 Roy Street, Oak Forest, IL 60452

Assessor's Parcel No.: 28-22-307-075-0000

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Affiant makes this affidavit for that purpose of providing notice to anyone that may claim an interest or may seek to claim an interest in the real property located at 16427 Roy Street, Oak Forest, IL 60452, of the scrivener's error in the Mortgage.

In all references herein to any parties, persons, entities or corporations, the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

FURTHER AFFIANT SAYETH NAUGHT.

Dated: 01/07/2020

IN TESTIMONY WHEREOF, WITNESS the signature of the Affiant on the date first written above.

Aaron Weller
Aaron Weller

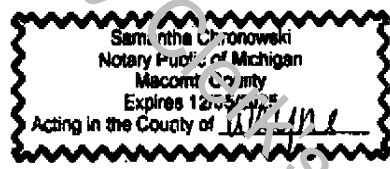
STATE OF Michigan

COUNTY OF Wayne

ss.

Subscribed and sworn to before me by Aaron Weller on this 7th day of January, 20 20.

Samantha Chronowski
Notary Public Samantha Chronowski
My Commission Expires: 12/05/2025



Property of COOK COUNTY, IL
Notary Public's Office

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VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

VA Case Number: 28-2860910196

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 10th day of August, 2019, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to Quicken Loans Inc.

(herein "Lender") and covering the Property described in the Security Instrument and located at

16427 Roy St
Oak Forest, IL 60452-4213
[Property Address]

VA GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 18 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

MULTISTATE VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

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Wolters Kluwer Financial Services

VMP®-538R (0405).01

Page 1 of 3

Initials:

10/03
H. L. M. J.
S. S. P.



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LATE CHARGE: At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSFER OF THE PROPERTY: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) **ASSUMPTION FUNDING FEE** A fee equal to (0.50%) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).


(b) **ASSUMPTION PROCESSING CHARGE** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.


(c) **ASSUMPTION INDEMNITY LIABILITY:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.



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IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.


Harold L. Morris, Jr. 08/10/2019
-Borrower


Mary M. Ivancics 08/10/2019
-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower



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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 20-22-307-075-0000

Land situated in the County of Cook in the State of IL

LOT 114, IN FIELDCREST THIRD ADDITION A RESUBDIVISION OF LOTS 1 TO 42, INCLUSIVE, IN BLOCK 8, AND LOTS 1 TO 43, INCLUSIVE, IN BLOCK 9, IN WILLOWICK ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER (1/4) AND PART OF THE SOUTHEAST QUARTER (1/4) NORTH OF INDIAN BOUNDARY LINE OF SECTION 22, TOWNSHIP 45 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID FIELDCREST THIRD ADDITION REGISTERED IN THE OFFICE OF THE REGISTERED OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 27, 1962, AS DOCUMENT NUMBER 2030584.

Commonly known as: 16427 Roy St, Oak Forest, IL 60452-4212

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES

Property of Cook County Clerk's Office