



2104719006

When recorded, return to:

Roxanne Litynski
Chicago Title
10 S. LaSalle Street, Suite 2850
Chicago, IL 60603

Doc# 2104719006 Fee \$88.00

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 02/16/2021 09:37 AM PG: 1 OF 5

Prepared by Affiant:

Roxanne Litynski
Chicago Title
10 S. LaSalle Street, Suite 2850
Chicago, IL 60603

SCRIVENER'S ERROR(S) AFFIDAVIT

STATE OF ILLINOIS)
) ss
COUNTY OF Cook)

Roxanne Litynski

(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:

Instrument: mortgage

Grantors: Hiram Berrios & Ana Lopez

Grantee: Neighborhood Loans Inc.

Date of Instrument: 4/14/2020

Recording Number: 2012739044

Date Recorded: 5/16/2020

PIN#: 13-30-114-001-0000

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:

Add Illinois Housing Development Authority
 rider to mortgage

which you will find attached to this Affidavit.

Roxanne Litynski

1/14/2021

PRINT AFFIANT NAME ABOVE

AFFIANT SIGNATURE ABOVE

DATE AFFIDAVIT EXECUTED

20000939161 rja

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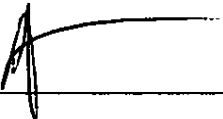
ACKNOWLEDGMENT BY NOTARY

STATE OF ILLINOIS)
) ss.
COUNTY OF Cook)

On this day of Jan 14, 2021, before me appeared Roxanne Litynski, 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

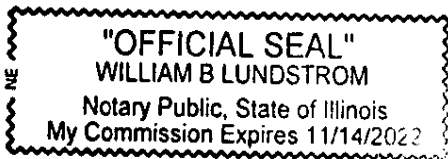
William B Lundstrom



PRINT NOTARY NAME ABOVE

NOTARY SIGNATURE ABOVE

My commission expires on _____



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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
HIRAM BERRIOS

ANA E LOPEZ (THE "MORTGAGOR(S)")

AND

Neighborhood Loans, Inc. (THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

04/14/2020

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

Neighborhood Loans, Inc. (The "LENDER")

in the amount of \$ 189,012 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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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)

Miriam Berríos

MIRIAM BERRIOS

X *Ana E Lopez*

ANA E LOPEZ



ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

HO-008.1

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CHICAGO TITLE
COMPANY

LEGAL DESCRIPTION

Order No.: 20000939GV

For APN/Parcel ID(s): 13-30-114-004-0000

THE EAST 38.73 FEET OF LOT 162 IN MONT CLARE GARDENS SUBDIVISION OF THE EAST HALF OF THE NORTH WEST QUARTER OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS,

Property of Cook County Clerk's Office