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STC-860282 1/1 K.S.

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Kelly Simo

Stewart Title Company

400 Skokie Blvd, Ste 250

Northbrook IL 60062

Property Identification Number:

12-24-211-005-0000

Document Number to Correct:

2029521084



Doc# 2105322034 Fee \$88.00

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 02/22/2021 02:15 PM PG: 1 OF 4

I, Kelly Simo, 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: 2029521084, included the following mistake: The Mortgage was missing the Illinois Housing Development Authority Rider. 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): I ATTACHED THE RIDER TO THIS AFFIDAVIT.

Finally, I Kelly Simo, 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.

[Signature]
Affiant's Signature Above

1-27-2021
Date Affidavit Executed

NOTARY SECTION:

State of Illinois)

County of DePage)

I, Victoria A Friel, 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

Victoria A Friel 1/27/21



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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

Ishtar Dinkha a married woman

(THE "MORTGAGOR(S)")

AND

CIBC Bank USA (THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

September 9, 2020

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

CIBC Bank USA (The "LENDER")

in the amount of \$ 247,000 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.

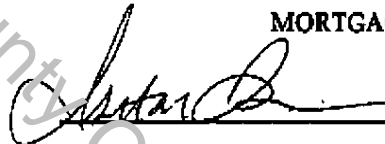
HQ-008.1

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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)



Ishtar Dinkha



ILLINOIS HOUSING
DEVELOPMENT AUTHORITY

HO-008.2

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ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exhibit A - Legal Description

LOT 16 IN VOLK BROTHERS FIRST ADDITION TO SHAW ESTATES, BEING A SUBDIVISION OF THE NORTHEAST FRACTIONAL QUARTER OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice, the Commitment to Issue Policy, the Commitment Conditions, Schedule A, Schedule B, Part I - Requirements, and Schedule B, Part II - Exceptions, and a countersignature by the Company or its issuing agent that may be in electronic form.

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006LUN-ALTA Commitment For Title Insurance (3/1/16)

