

# UNOFFICIAL COPY

Prepared by and return to:  
National Title Solutions, Inc.  
235 Remington Boulevard, Suite C  
Bolingbrook, IL 60440

Doc#: 2120904359 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 07/28/2021 11:49 AM Pg: 1 of 5

**FILE: 2021-3234**

## SCRIVENER'S AFFIDAVIT

Property Address:  
**595 Aberdeen Street  
Hoffman Estates, IL 60169**  
Reference Number: **2113233193**

I, **Amie Kesner**, [officer] of National Title Solutions, Inc, [firm] with offices at 235 Remington Boulevard, Suite C, Bolingbrook, Illinois 60440, having personal knowledge of the facts herein stated, under oath depose and say as follows:

That the mortgage from **Shafeek Abooubaker AKA Shafeek Abubaker**, Grantor, to **United Wholesale Mortgage, LLC**, Grantee, conveying that parcel of real estate located at **595 Aberdeen Street, Hoffman Estates, IL 60169** and more particularly described on the **MORTGAGE**, which was recorded as Document No.: **2113233193** on **May 12, 2021** in the Land Evidence Records of **Cook COUNTY** records, needs the following correction(s) to the mortgage:

**Mortgage was recorded with the 1-4 Family and Fixed Interest Rate Riders missing**

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT:

LOT 2 IN BLOCK 133, IN HOFFMAN ESTATES X, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 07-14-306-013-0000

Signed under the penalties of perjury this 26<sup>th</sup> day of July, 2021.

  
Amie Kesner

STATE OF ILLINOIS  
COUNTY OF    WILL

In Will, in said County, on this 26<sup>TH</sup> day of July, 2021, before me personally appeared the within-named **Amie Kesner** to me known and known by me to be the party executing the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed, and delivered the said instrument, as her free and voluntary act, for the uses and purposes therein set forth.

  
Notary Public

Print Name: Ilene Pedersen  
My commission expires: 4/13/2024

Official Seal  
Ilene Pedersen  
Notary Public State of Illinois  
My Commission Expires 01/13/2024

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Loan Number: 1221097916

## FIXED INTEREST RATE RIDER

Date: MARCH 18, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Shafeek Abubaker

THIS FIXED INTEREST RATE RIDER is made this 16th day of MARCH, 2021 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 UNITED WHOLESALE MORTGAGE, LLC (the "Lender"). This Security Instrument encumbers the property more specifically described in the Security Instrument and located at:

595 ABERDEEN ST, HOFFMAN ESTATES, ILLINOIS 60169  
[Property Address]

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender hereby 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 MARCH 16, 2021. The Note states that Borrower owes Lender TWO HUNDRED THIRTY-TWO THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$ 232,500.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than APRIL 1, 2051 at the rate of 3.250 %.

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

03/16/2021

Borrower Shafeek Abubaker

Date



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Loan Number: 1221097916

**1-4 FAMILY RIDER  
(Assignment of Rents)**

THIS 1-4 FAMILY RIDER is made this 16th day of MARCH, 2021 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to UNITED WHOLESALE MORTGAGE, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

595 ABERDEEN ST, HOFFMAN ESTATES, ILLINOIS 60189  
[Property Address]

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT.** In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used by connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, etched mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

**B. USE OF PROPERTY; COMPLIANCE WITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

**C. SUBORDINATE LIENS.** Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

**D. RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Section 5.



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**E. "BORROWER'S RIGHT TO REINSTATE" DELETED.** Section 19 is deleted.

**F. BORROWER'S OCCUPANCY.** Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

**G. ASSIGNMENT OF LEASES.** Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

**H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.** Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default



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or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

**L CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

  
 \_\_\_\_\_  
 Shafeek Abubaker

 (Seal)  
 \_\_\_\_\_  
 -Borrower

Property of Cook County Clerk's Office

