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Doc#: 2132707103 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 11/23/2021 06:45 AM Pg: 1 of 6

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Chris Poellot- FNT

8200 185th St, Suite F

Tinley Park, IL

Property Identification Number:

17-07-111-006-000

Document Number to Correct:

2131925160


Attach complete legal description

I, Chris Poellot, 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- Fidelity National, do hereby swear and affirm that Document Number 2131925160, included the following mistake: the property address zip code on the Anti Predatory Lending Certificate, page 3 of the mortgage, page 1 of the 1-4 Family Rider, and on the Fixed Interest Rate Rider was incorrectly listed as 60621

which is hereby corrected as follows: (use additional pages as needed), or attach an exhibit which includes the correction—but **DO NOT ATTACH** the original/certified copy of the originally recorded document: the property address zip code on the Anti Predatory Lending Certificate, page 3 of the mortgage, page 1 of the 1-4 Family Rider, and on the Fixed Interest Rate Rider should listed should be 60612

Finally, I Chris Poellot, 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


11/19/2021
Date Affidavit Executed

NOTARY SECTION:

State of IL)

County of WILL)

I, Tina mayer, 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 11-19-2021

PROPERTY NATIONAL TITLE S21015363



UNOFFICIAL COPY**Illinois Anti-Predatory
Lending Database
Program****Certificate of Exemption****Report Mortgage Fraud
844-768-1713****The property identified as: PIN: 17-07-111-006-0000****Address:****Street:** 2145 W. Huron St**Street line 2:****City:** Chicago**State:** IL**ZIP Code:** 60612**Lender:** Diamond Residential Mortgage Corporation**Borrower:** Michelle Dima and Edward Chrzascik, wife and husband**Loan / Mortgage Amount:** \$381,500.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is not owner-occupied.

Certificate number: 7FD149B1-FF5D-414C-9D6F-A3333CFFA1C5**Execution date:** 7/7/2021

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TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the

COUNTY of Cook :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

See attached legal description.
A.P.N.: 17-07-111-006-0000

which currently has the address of 2145 W Huron St
[Street]
Chicago, Illinois 60612 ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.



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Loan Number: 2710194664

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

THIS 1-4 FAMILY RIDER is made this 7th day of JULY, 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 Diamond Residential Mortgage Corporation, AN ILLINOIS CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

2145 W Huron St, Chicago, Illinois 60612
[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 in 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, attached 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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Loan Number: 2710194664

FIXED INTEREST RATE RIDER

Date: JULY 7, 2021

Lender: Diamond Residential Mortgage Corporation

Borrower(s): Michelle Dima, Edward Chrzascik

THIS FIXED INTEREST RATE RIDER is made this 7th day of JULY, 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 Diamond Residential Mortgage Corporation (the "Lender"). The Security Instrument encumbers the property more specifically described in the Security Instrument and located at:

2145 N Huron St, Chicago, Illinois 60612
(Property Address)

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further 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 JULY 7, 2021 . The Note states that Borrower owes Lender THREE HUNDRED EIGHTY-ONE THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$ 381,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 1, 2051 at the rate of 5.500 %

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

 7/7/21  7/7/21
Borrower Michelle Dima Date Borrower Edward Chrzascik Date



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EXHIBIT A

Order No.: SC21015363

For APN/Parcel ID(s): 17-07-111-006-0000 and

For Tax Map ID(s): 17-07-111-006-0000 and

LOT 19 IN J. MASON PARKER'S SUBDIVISION OF BLOCK 11 OF CANAL TRUSTEES SUBDIVISION
IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 14
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office