

# UNOFFICIAL COPY

Doc#: 2133312162 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 11/29/2021 08:59 AM Pg: 1 of 7

## Scrivener's Affidavit

Prepared by & Mail to:  
Laurie Vaughn  
Carrington Title Partners, LLC  
1919 S. Highland Ave., Ste 315-B  
Lombard, IL 60148

File Number: 2021-04322RD

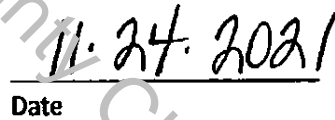
This statement of facts is being recorded regarding the following previously recorded document:

Mortgage from Ursula Bachara and Kenneth Bachara, as Trustees of the Bachara Family Revocable Living Trust dated July 15, 2021 to Compass Mortgage, Inc., and MERS, Inc., solely as nominee for the lender, dated September 23, 2021, filed for record on October 7, 2021 in Document Number 2128034184, in the principal sum of \$230,000.00.

WHEREAS this statement of facts is being filed to add the Fixed Interest Rate Rider and the Inter Vivos Trust Rider and the legal description. The above Mortgage was missing the attached Fixed Interest Rate Rider and the Inter Vivos Trust Rider and the legal description at the time of recording.

I, Laurie Vaughn, attest the aforementioned to be true and to the best of my knowledge.

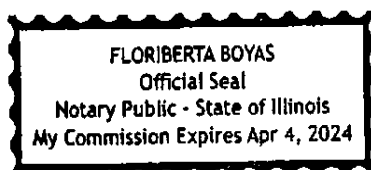
  
Laurie Vaughn

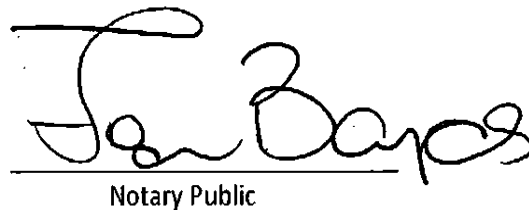
  
Date

State of Illinois  
County of Cook

I, the undersigned, a notary public in and for said county, in the state of Illinois, do hereby certify that Laurie Vaughn, personally known to me to be the same person whose name(s) are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 24<sup>th</sup> day of Nov. 2021



  
Notary Public

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LOAN #: 210600080666

## INTER VIVOS REVOCABLE TRUST RIDER

### DEFINITIONS USED IN THIS RIDER

(A) "Revocable Trust" means **The Bachara Family Revocable Living Trust**

created under trust instrument dated **July 15, 2021**  
for the benefit of **URSULA BACHARA AND KENNETH E BACHARA**

(B) "Revocable Trust Trustee(s)" means **Ursula Bachara AND Kenneth E Bachara**

trustee(s) of the Revocable Trust.

(C) "Revocable Trust Settlor(s)" means **Ursula Bachara AND Kenneth E Bachara**

settlor(s) of the Revocable Trust.

(D) "Lender" means **Compass Mortgage, Inc., a Corporation.**

(E) "Security Instrument" means the Deed of Trust, Mortgage, or Security Deed, and any riders thereto of the same date as this Rider given to secure the Note to the Lender of the same date and covering the Property (as defined below).

(F) "Property" means the property described in the Security Instrument and located at: **4546 N Newcastle Ave.  
Harwood Heights, IL 60706-4832**

**THIS INTER VIVOS REVOCABLE TRUST RIDER** is made this **23rd** day of **September, 2021** and is incorporated into and shall be deemed to amend and supplement the Security Instrument.



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**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, the Revocable Trust Trustee(s), the Revocable Trust Settlor(s) and the Lender further covenant and agree as follows:

**A. ADDITIONAL BORROWER(S)**

The term "Borrower" when used in the Security Instrument shall refer to the Revocable Trust Trustee(s), the Revocable Trust Settlor(s), and the Revocable Trust, jointly and severally. Each party signing this Rider below (whether by accepting and agreeing to the terms and covenants contained herein and agreeing to be bound thereby, or both) covenants and agrees that, whether or not such party is named as "Borrower" on the first page of the Security Instrument, each covenant and agreement and undertaking of the "Borrower" in the Security Instrument shall be such party's covenant and agreement and undertaking as "Borrower" and shall be enforceable by the Lender as if such party were named as "Borrower" in the Security Instrument.

BY SIGNING BELOW, the Revocable Trust Trustee(s) accepts and agrees to the terms and covenants contained in this Inter Vivos Revocable Trust Rider.

  
\_\_\_\_\_  
9/23/21 (Seal) DATE  
URSULA BACHARA, AS TRUSTEE OF THE BACHARA FAMILY REVOCABLE LIVING TRUST UNDER TRUST INSTRUMENT DATED JULY 15, 2021, FOR THE BENEFIT OF URSULA BACHARA AND KENNETH E BACHARA

  
\_\_\_\_\_  
9/23/21 (Seal) DATE  
KENNETH E BACHARA, AS TRUSTEE OF THE BACHARA FAMILY REVOCABLE LIVING TRUST UNDER TRUST INSTRUMENT DATED JULY 15, 2021, FOR THE BENEFIT OF URSULA BACHARA AND KENNETH E BACHARA



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LOAN #: 210600080666

BY SIGNING BELOW, the undersigned, Settlor(s) of The Bachara Family Revocable Living Trust under trust instrument dated July 15, 2021, acknowledges all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and agrees to be bound thereby.

*Ursula Bachara*  
 \_\_\_\_\_ (SEAL) TRUST SETTLOR  
 URSULA BACHARA

*Kenneth E Bachara*  
 \_\_\_\_\_ (SEAL) TRUST SETTLOR  
 KENNETH E BACHARA



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LOAN #: 210600080666

## FIXED INTEREST RATE RIDER

THIS Fixed Interest Rate Rider is made this **23rd** day of **September, 2021** and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **Compass Mortgage, Inc., a Corporation**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:  
**4546 N New Castle Ave.  
Harwood Heights, IL 60706-4832**

**Fixed Interest Rate Rider COVENANT.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that DEFINITION ( **E** ) of the Security Instrument is deleted and replaced by the following:

( **E** ). "Note" means the promissory note signed by Borrower and dated **September 23, 2021**.  
The Note states that Borrower owes Lender **TWO HUNDRED THIRTY THOUSAND AND NO/100\*** \*\*\*\*\*  
\*\*\*\*\*  
Dollars (U.S. **\$230,000.00** ) plus interest at the rate of **3.250 %**. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **October 1, 2046**.

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



**9/23/21 (Seal)**

**URSULA BACHARA, AS TRUSTEE OF THE BACHARA FAMILY REVOCABLE LIVING TRUST UNDER TRUST INSTRUMENT DATED JULY 15, 2021, FOR THE BENEFIT OF URSULA BACHARA AND KENNETH E BACHARA** **DATE**



**9/23/21 (Seal)**

**KENNETH E BACHARA, AS TRUSTEE OF THE BACHARA FAMILY REVOCABLE LIVING TRUST UNDER TRUST INSTRUMENT DATED JULY 15, 2021, FOR THE BENEFIT OF URSULA BACHARA AND KENNETH E BACHARA** **DATE**



# UNOFFICIAL COPY

LOAN #: 210600080666

BY SIGNING BELOW, the undersigned, Settlor(s) of The Bachara Family Revocable Living Trust under trust instrument dated July 15, 2021, acknowledges all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and agrees to be bound thereby.

*Ursula Bachara*

(SEAL) TRUST SETTLOR

URSULA BACHARA

*Kenneth E. Bachara*

(SEAL) TRUST SETTLOR

KENNETH E. BACHARA

Property of Cook County Clerk's Office



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## EXHIBIT A

LOT 5 IN ERNEST LYNES'S SUBDIVISION OF THE WEST HALF OF THE EAST HALF OF THE SOUTH HALF OF LOT 1, GOVERNMENT DIVISION OF THE NORTHWEST QUARTER OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 4546 North Newcastle Avenue; Harwood Heights, IL 60706  
PIN Number: 13-18-110-025-0000

Property of Cook County Clerk's Office