



Doc# 2202601074 Fee \$88.00

Prepared by and mail to:

Chicago Title & Trust
5 Westbrook Corporate Center
Westchester IL 60154

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 01/26/2022 03:32 PM PG: 1 OF 6

Scrivener's Error Affidavit

The undersigned, Chicago Title & Trust Co. ("Affiant"), whose address for purposes of this instrument is 5 Westbrook Corporate Center Suite 100, Westchester IL 60154, being duly sworn, deposes and states as follows:

1. Affiant makes this affidavit based upon a review of relevant documents.
2. That on June 7, 2021, a Mortgage was recorded as Document No. 2115801101 made between iLoan LLC, and Maria Guadalupe Valez
3. That the recorded Mortgage was missing the Condominium Rider and the Fixed Interest Rate Rider.
4. Attached are copies of Condominium Rider and the Fixed Interest Rate Rider.
5. Affiant makes this affidavit to give actual notice to the Recorder of Deeds and constructive notice to the general public of said Riders.
6. Furthermore, Affiant sayeth not.

In witness thereof, this affidavit is executed this 20th day of January 2022.

MaryBeth Gurga

Chicago Title & Trust Co

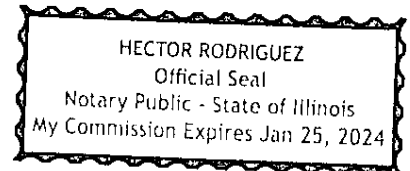
State of Illinois)

County of Cook)

The foregoing instrument was subscribed and sworn to before me on this 20th day of January 2022, by

[Signature]

Notary Public, Cook County, Illinois. My commission expires:



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LOAN #: 808214440

MIN: 1005210-0808094391-4

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 27th day of May, 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 iLoan LLC, a Limited Liability Corporation

(the "Lender")
of the same date and covering the Property described in the Security Instrument and located at: 4903 N. Lawndale Avenue Condo G, Chicago, IL 60625.

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: Alpark Commons

(the "Condominium Project").
If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to,



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LOAN #: 808214440

earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.



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LOAN #: 808214440

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

Maria Guadalupe Velez
MARIA GUADALUPE VELEZ

5-27-2021 (Seal)
DATE

MULTISTATE CONDOMINIUM RIDER--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3140 1/01
Ellie Mae, Inc.

Page 3 of 3

F3140RLU 0307
F3140RLU (CLS)
05/26/2021 09:04 AM PST



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LOAN #: 808214440

FIXED INTEREST RATE RIDER

THIS Fixed Interest Rate Rider is made this **27th** day of **May, 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 **iLoan LLC, a Limited Liability Corporation**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
**4903 N. Lawndale Avenue Condo G
Chicago, IL 60625**

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 **May 27, 2021**. The Note states that Borrower owes Lender **ONE HUNDRED THIRTY EIGHT THOUSAND FOUR HUNDRED AND NO/100*** Dollars (U.S. **\$138,400.00**) plus interest at the rate of **3.625 %**. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **June 1, 2051**.

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

Maria Guadalupe Velez
MARIA GUADALUPE VELEZ

5-27-2021 (Seal)
DATE



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LEGAL DESCRIPTION

Order No.: 21GSA047157NA

For APN/Parcel ID(s): 13-11-319-036-1008

PARCEL 1: UNIT 4903-G TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN ALPARK COMMONS CONDOMINIUMS, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED MAY 29, 2003 AS DOCUMENT NO. 0314933080, IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EXCLUSIVE RIGHT TO USE STORAGE SPACE S-8, LIMITED COMMON ELEMENTS, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION, AFORESAID.

Property of Cook County Clerk's Office