

#1

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BT# 2210021-02550

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Keneko Miller
1301 W. 22nd St. St 510
Oak Brook, IL 60523

Property Identification Number:

25-16-325-012-0000

Document Number to Correct:

2209421215

Doc#: 2210117156 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 04/11/2022 01:22 PM Pg: 1 of 7

I, Keneko Miller as agent, 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.):

Barrett Title, do hereby swear and affirm that Document Number:

2209421215

included the following mistake: to correct recording order

of Scrivener's Affidavit Correcting the IHDA Mortgage rider to not be recorded against the second Mortgage and to record the rider to the first Mortgage

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):

Scrivener's Affidavit, 1st mortgage-Certification Compliance, 1st page Mortgage, IHDA Mortgage rider, and legal description.

Finally, I Keneko Miller as agent, 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.

Keneko Miller as agent
Affiant's Signature Above

4/7/22
Date Affidavit Executed

NOTARY SECTION:

State of Illinois)

County of DuPage)

Deborah D. Howell, 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

D. Howell 4/7/2022

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BTH# 2210021-02550

Doc# 2209421215 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 04/04/2022 11:40 AM Pg: 1 of 6

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Kenneth Miller
1301 W. 32nd St. Ste 510
Oak Park, IL 60523

Property Identification Number

25-16-325-012-0000

Document Number to Correct

22004416017

I, Kenneth Miller, 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.):

Burnet Title do hereby swear and affirm that Document Number:

22004416017 included the following mistake: The HDA Mortgage rider to NOT be recorded against the Second Mortgage and to record the rider to the First Mortgage

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):

1st Mortgage Certificate of Compliance, HDA mortgage rider, and legal description.

Finally, Kenneth Miller as agent 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.

Kenneth Miller as agent
Affiant's Signature Above

3/30/22
Date Affidavit Executed

NOTARY SECTION:

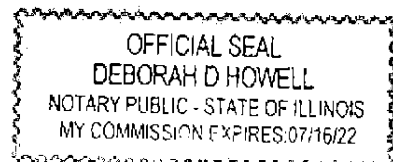
State of Illinois
County of DuPage

I, Deborah D. Howell 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

[Signature] 3/30/2022



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Illinois Anti-Predatory Lending Database Program

Certificate of Compliance



Report Mortgage Fraud
844-768-1713

BTA 2210021-02550



Doc# 2200446017 Fee \$93.00
RMSP FEE:\$9.00 RPRF FEE: \$1.00
KAREN A. YARBROUGH
COOK COUNTY CLERK
DATE: 01/04/2022 11:17 AM PG: 1 OF 16

The property identified as: (293) PIN: 25-16-325-012-0000

Address:
Street: 11043 S WALLACE ST
Street line 2:
City: CHICAGO State: IL ZIP Code: 60628

Lender: GUARANTEED RATE, INC.
Borrower: STEDMANN WILSON, A MARRIED MAN

Loan / Mortgage Amount: \$211,105.00

Pursuant to 765 ILCS 77/70 et seq., this Certificate authorizes the County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

Certificate number: EB33696E-0353-41A1-8C91-EB2D5F660E2F

Execution date: 12/7/2021

S
P
S
SC
E
INT

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After Recording Return To:

Burnet Title - Post Closing
1301 W. 22nd Street Suite 510
Oak Brook, IL 60523

This Instrument Prepared By:
Jennifer Szulim
3940 N RAVENSWOOD
CHICAGO ILLINOIS 60613

~~After Recording Return To:~~

GUARANTEED RATE, INC.
4410 N. RAVENSWOOD AVE.
CHICAGO, ILLINOIS 60640
Loan Number: 213927445

[Space Above This Line For Recording Data]

BT # 22100511-02550
(293)

FHA Case No:
138-1512487-703

MORTGAGE

MIN: 100196399034300978

MERS Phone: 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) "Security Instrument" means this document, which is dated DECEMBER 7, 2021, together with all Riders to this document.
- (B) "Borrower" is STEDMANN WILSON, A MARRIED MAN

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is GUARANTEED RATE, INC.

Lender is a DELAWARE CORPORATION organized and existing under the laws of DELAWARE Lender's address is 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

(E) "Note" means the promissory note signed by Borrower and dated DECEMBER 7, 2021. The Note states that Borrower owes Lender TWO HUNDRED ELEVEN THOUSAND ONE HUNDRED FIVE AND 00/100 Dollars (U.S. \$ 211,105.00)

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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

Stedmann Wilson

(THE "MORTGAGOR(S)")

AND

Guaranteed Rate, Inc

(THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated

December 7, 2021

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

Guaranteed Rate, Inc

(The "LENDER")

in the amount of \$ 211,105 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.

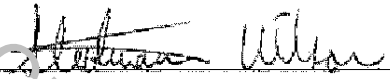
HQ-008.1

UNOFFICIAL COPY

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)



 Steuermann Wilson



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Burnet File Number: 2210021-02550

EXHIBIT A

LEGAL DESCRIPTION

LOT 1 IN BLOCK 1 IN NORTH SHELDON HEIGHT FIRST ADDITION, BEING A SUBDIVISION OF LOT 1 (EXCEPT THE EAST 138 FEET AND EXCEPT THE NORTH 1/2 OF THE WEST 293 FEET THEREOF) AND OF LOT 4 (EXCEPT THE WEST 914.9 FEET OF THE SOUTH 141 FEET THEREOF) ALL IN THE SUBDIVISION OF LOTS 59 AND 62 IN SCHOOL TRUSTEE'S SUBDIVISION IN SECTION 16, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 25-16-325-012-0000

Property of Cook County Clerk's Office