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Doc#: 2210446338 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 04/14/2022 02:19 PM Pg: 1 of 4

SCRIVENER'S AFFIDAVIT

Prepared By: Joana Rivera
Alliance Title Corp

5523 N. Cumberland Ave

Chicago, IL 60656

Property Identification Number:

15-06-304-008-0000

Document Number to Correct:

2135501242

I, Joana Rivera, 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.): Alliance Title Corporation, do hereby swear and affirm that Document Number: 2135501242 included the following mistake: The mortgage was recorded without IHDA Rider attached. Which is hereby corrected as follow0: (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): Please record to attach the IHDA rider to the 1st Mortgage. "Exhibit" attached. Finally, I Joana Rivera, 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.

Joana Rivera
Affiant's Signature Above

4/13/2022
Date Affidavit Executed

State of IL)

NOTARY SECTION:

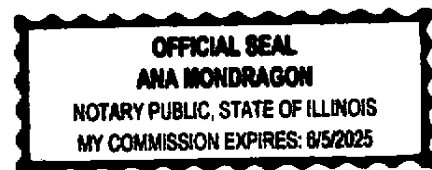
County of COOK)

I, Ana Mondragon, 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

Ana Mondragon 4-13-2022



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Legal Description

LOT 34 IN BLOCK 13 IN H.O. STONE AND COMPANY'S BER-ELM ADDITION TO SECTION 06, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property Address:
1049 Victoria Ave
Berkeley, IL 60163

Pin: 15-06-304-008-0000

Property of Cook County Clerk's Office

UNOFFICIAL COPY*Exhibit***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

Rhandy Vazquez an unmarried man

Anaiz Diaz an unmarried woman

(THE "MORTGAGOR(S)")

AND

Neighborhood Loans, Inc.

(THE "LENDER")

The Mortgagor is executing simultaneously herewith the certain mortgage, dated

December 9, 2021

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

Neighborhood Loans, Inc.

(The "LENDER")

in the amount of \$ 261,900 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.

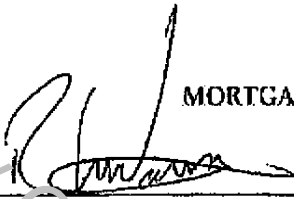
HO-008.1

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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)



 Rhandy Yaquez



 Anaiz Diaz



ILLINOIS HOUSING
 DEVELOPMENT AUTHORITY

HQ-008.2