

# UNOFFICIAL COPY

## SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

ANNE COLEMAN  
20 S. CLARK STE 2900  
CHICAGO, IL 60603

### Property Identification Number

20-19-213-009-0000

### Document Number to Correct

210121113



Doc# 2213615019 Fee \$88.00

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 05/16/2022 11:40 AM PG: 1 OF 4

I, ANNE COLEMAN, 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.):

Closer of OLD REPUBLIC TITLE CO., do hereby swear and affirm that Document Number: 210121713, included the following mistake: MORTGAGE RECORDED WITH MISSING JHDA RIDER.

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): MORTGAGE NOW HAS JHDA RIDER ATTACHED

Finally, I ANNE COLEMAN, 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

5/4/2022  
Date Affidavit Executed

### NOTARY SECTION:

State of IL)

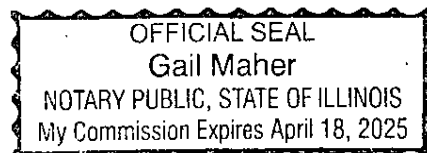
County of COOK)

I, GAIL MAHER, 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

Gail Maher 5/4/2022



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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  
SHELLIE DONEGAN A SINGLE WOMAN

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (THE "MORTGAGOR(S)")

AND  
STEARNS LENDING, LLC (THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated  
12/11/2020

(the "Security Instrument") to secure a loan (the "Loan") made by  
STEARNS LENDING, LLC (The "LENDER")

in the amount of \$ 213,069 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.

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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)

*Stellie Donegan*  
 \_\_\_\_\_

STELLIE DONEGAN

\_\_\_\_\_  
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 \_\_\_\_\_  
 \_\_\_\_\_



**ILLINOIS HOUSING  
 DEVELOPMENT AUTHORITY**

**HO-008.2**

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## LEGAL DESCRIPTION

THE NORTH 15 FEET OF LOT 36 AND SOUTH 15 FEET OF LOT 37 IN BLOCK 30 IN DREXEL PARK, A SUBDIVISION OF THE EAST 1/4 OF THE NORTH 1/2 OF SECTION 19, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS.

Address commonly known as:  
6429 S Heritage Ave  
Chicago, IL 60636

PIN#: 20-19-213-009 000

- 2012/838 1/1  
Old Republic Title  
9601 Southwest Highway  
Oak Lawn, IL 60453

Property of Cook County Clerk's Office