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SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

AURELIA VAICEDONI
1620 W Belmont Ave
Chicago IL 60657

Doc# 2215157008 Fee \$88.00

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 05/31/2022 12:14 PM PG: 1 OF 10

Property Identification Number:

14-28-221-040-10054

Document Number to Correct:

2121839078

Attach complete legal description

I, AURELIA VAICEDONI, 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.):

title company, do hereby swear and affirm that Document Number: _____ included the following mistake: Missing Condo Rider

which is hereby corrected as follows: (use additional pages as needed), or attach an exhibit which includes the correction—but **DO NOT ATTACH** the original/certified copy of the originally recorded document: Condo Rider and Legal

Finally, I AURELIA VAICEDONI, 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.

[Signature]
Affiant's Signature Above

05-26-2022
Date Affidavit Executed

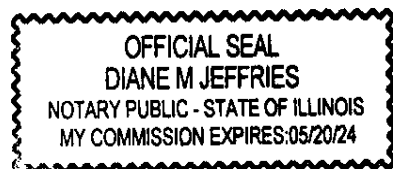
NOTARY SECTION:

State of IL
County of Cook

I, Diane M Jeffries, 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] 5/26/22



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LEGAL DESCRIPTION

Order No.: 21CST153453VH

For APN/Parcel ID(s): 14-28-321-040-1005, 14-28-322-045-1009 and 14-28-322-045-1210

PARCEL 1:

UNIT 2W IN THE 441-445 W. ROSLYN PLACE CONDOMINIUM AS DELINEATED AND DEFINED ON THE PLAT OF SURVEY OF THE WESTERLY THIRTY EIGHT FEET OF LOT 27 AND THE EASTERLY TWENTY FEET OF LOT 28 IN GOUDY AND GOODWILLIE'S SUBDIVISION OF LOTS 2, 3, AND 4 IN ASSESSOR'S DIVISION OF BLOCK 4 IN OUTLOT "B" IN WRIGHTWOOD IN SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0020899110; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PARCEL II

UNITS 80 AND 141 IN THE LINCOLN PARK GARAGE CONDOMINIUM AS DELINEATED AND DEFINED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOT 2 IN R. LOTHOLZ'S SUBDIVISION OF LOTS 6 AND 7 IN BAIRD'S LINCOLN PARK ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 11, 1907 AS DOCUMENT NUMBER 4001675, IN BOOK 95, PAGE 17, IN COOK COUNTY, ILLINOIS, AND THE SOUTHERLY 102 FEET 1/2 INCH OF THE WESTERLY 215 FEET OF LOT 4 IN BAIRD'S LINCOLN PARK ADDITION TO CHICAGO, BEING A SUBDIVISION IN THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, EXCEPT, PARCELS 1, 2, AND 3 DESCRIBED AS FOLLOWS:

PARCEL 1:

COMMERCIAL PROPERTY "A":

THE PROPERTY AND SPACE AT THE FIRST FLOOR OF A 2 STORY AND BASEMENT BUILDING AT 2417-2433 NORTH CLARK STREET, CHICAGO, ILLINOIS, LYING BETWEEN HORIZONTAL PLANES AT ELEVATIONS OF 21.50 FEET AND 32.76 FEET, CITY OF CHICAGO DATUM, AND LYING WITHIN THE FOLLOWING DESCRIBED BOUNDARIES OF THE PART OF THE SOUTHERLY 102 FEET 1/2 INCH OF THE WESTERLY 215 FEET OF LOT 4 IN BAIRD'S LINCOLN PARK ADDITION TO CHICAGO, BEING A SUBDIVISION IN THE SOUTHEAST CORNER OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE EASTERLY LINE OF NORTH CLARK STREET AND THE WESTERLY LINE OF SAID LOT 4, 1.28 FEET SOUTHERLY OF THE NORTHERLY LINE OF THE SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE SOUTHERLY ON THE WESTERLY LINE OF SAID LOT 4, 15.78 FEET; THENCE EASTERLY AT RIGHT ANGLES, 17.61 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 1.50 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.40 FEET; THENCE SOUTHERLY

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LEGAL DESCRIPTION

(continued)

AT RIGHT ANGLES, 1.25 FEET; THENCE EASTERLY AT RIGHT ANGLES, 10.65 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 4.64 FEET; THENCE EASTERLY AT RIGHT ANGLES, 6.78 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 3.30 FEET; THENCE EASTERLY AT RIGHT ANGLES, 0.64 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 0.83 FEET; THENCE EASTERLY, 19.20 FEET TO A POINT 56.18 FEET EASTERLY OF THE WESTERLY LINE OF SAID LOT 4 AND 14.41 FEET SOUTHERLY OF THE NORTHERLY LINE OF THE SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE NORTHERLY PARALLEL TO THE WESTERLY LINE OF SAID LOT 4, 1.84 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.06 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 1.84 FEET; THENCE EASTERLY AT RIGHT ANGLES, 11.44 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 13.11 FEET TO A POINT 1.30 FEET SOUTHERLY OF THE NORTHERLY LINE OF THE AFORESAID SOUTHERLY 102 FEET 1/2 INCH OF LOT 4; THENCE WESTERLY 68.68 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS

PARCEL 2:

COMMERCIAL PROPERTY "P":

THE PROPERTY AND SPACE AT THE FIRST FLOOR OF A 2 STORY AND BASEMENT BUILDING AT 2417-2433 NORTH CLARK STREET, CHICAGO, ILLINOIS, LYING BETWEEN HORIZONTAL PLANES AT ELEVATIONS OF 21.50 FEET AND 32.83 FEET, CITY OF CHICAGO DATUM AND LYING WITHIN THE FOLLOWING DESCRIBED BOUNDARIES OF THAT PART OF THE SOUTHERLY 102 FEET 1/2 INCH OF THE WESTERLY 215 FEET OF LOT 4 IN BAIRD'S LINCOLN PARK ADDITION TO CHICAGO, BEING A SUBDIVISION IN THE SOUTHEAST CORNER OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE EAST LINE OF NORTH CLARK STREET AND THE WEST LINE OF SAID LOT 4, 37.15 FEET SOUTHERLY OF THE NORTHERLY LINE OF THE AFORESAID SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE EASTERLY AT RIGHT ANGLES TO SAID LOT LINE, 1.95 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 2.57 FEET; THENCE EASTERLY AT RIGHT ANGLES, 15.66 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 4.72 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.75 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 1.72 FEET; THENCE EASTERLY AT RIGHT ANGLES, 16.33 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 1.55 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.72 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 1.55 FEET; THENCE EASTERLY 5.96 FEET TO A POINT 43.23 FEET EASTERLY OF THE WESTERLY LINE OF SAID LOT 4 AND 35.86 FEET SOUTHERLY OF THE NORTHERLY LINE OF THE SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE EASTERLY, 5.62 FEET TO A POINT 47.13 FEET EASTERLY OF THE WESTERLY LINE OF SAID LOT 4 AND 39.90 FEET SOUTH OF THE NORTHERLY LINE OF THE SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE EASTERLY PARALLEL TO THE NORTHERLY LINE OF SAID SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4, 5.80 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 2.98 FEET; THENCE EASTERLY 3.17 FEET TO A POINT 56.06 FEET EASTERLY OF THE WESTERLY LINE OF SAID LOT 4 AND 37.42 FEET SOUTHERLY OF THE NORTHERLY LINE OF SAID SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE SOUTHERLY PARALLEL TO THE WESTERLY LINE OF SAID LOT 4, 1.75 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.75 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 1.75 FEET; THENCE EASTERLY AT RIGHT ANGLES, 19.57 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 2.11 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.26 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 2.11 FEET; THENCE EASTERLY AT RIGHT ANGLES, 20.02 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 1.17 FEET; THENCE EASTERLY AT

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LEGAL DESCRIPTION

(continued)

RIGHT ANGLES, 1.24 FEET TO A POINT 99.90 FEET EASTERLY OF THE WESTERLY LINE OF SAID LOT 4; THENCE SOUTHERLY PARALLEL TO THE WESTERLY LINE OF SAID LOT 4, 23.85 FEET; THENCE WESTERLY AT RIGHT ANGLES, 1.20 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 2.15 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.20 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 22.93 FEET; THENCE WESTERLY AT RIGHT ANGLES, 1.06 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 1.82 FEET; THENCE EASTERLY AT RIGHT ANGLES, 1.06 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 5.31 FEET; THENCE WESTERLY AT RIGHT ANGLES, 1.20 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 6.20 FEET TO A POINT 100.87 FEET SOUTHERLY OF THE NORTHERLY LINE OF THE SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE WESTERLY 98.70 FEET TO A POINT IN THE WESTERLY LINE OF SAID LOT 4, 100.82 FEET SOUTHERLY OF THE NORTHERLY LINE OF THE SOUTHERLY 102 FEET 1/2 INCH OF SAID LOT 4; THENCE NORTHERLY ON THE WESTERLY LINE OF SAID LOT 4, 63.67 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 3:

COMMERCIAL PROPERTY "C"

THE PROPERTY AND SPACE AT THE FIRST FLOOR OF A 2 STORY BUILDING AT 2417-2433 NORTH CLARK STREET, CHICAGO, ILLINOIS, LYING BETWEEN HORIZONTAL PLANES AT ELEVATIONS OF 22.00 FEET AND 35.57 FEET, CITY OF CHICAGO DATUM, AND LYING WITHIN THE FOLLOWING DESCRIBED BOUNDARIES OF THAT PART OF LOT 2 IN R. LOTHOLZ'S SUBDIVISION OF LOTS 6 AND 7 IN BAIRD'S LINCOLN PARK ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE SOUTHEAST CORNER OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 11, 1907 AS DOCUMENT NO. 4001675, IN BOOK 95, PAGE 17, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE EAST LINE OF NORTH CLARK STREET AND THE WEST LINE OF SAID LOT 2, 100.08 FEET NORTHERLY OF THE SOUTH WEST CORNER OF SAID LOT 2; THENCE SOUTHERLY ON THE WESTERLY LINE OF SAID LOT 2, 99.02 FEET; THENCE EASTERLY ON A LINE 1.06 FEET NORTHERLY OF AND PARALLEL TO THE SOUTHERLY LINE OF SAID LOT 2, 88.82 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 2.45 FEET; THENCE EASTERLY AT RIGHT ANGLES, 39.16 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 7.53 FEET; THENCE EASTERLY AT RIGHT ANGLES, 28.05 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 8.15 FEET; THENCE EASTERLY AT RIGHT ANGLES, 7.04 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 7.37 FEET; THENCE WESTERLY AT RIGHT ANGLES, 7.04 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 15.98 FEET TO A POINT 52.54 FEET NORTH OF THE SOUTH LINE OF SAID LOT 2; THENCE WESTERLY PARALLEL TO THE SOUTH LINE OF SAID LOT 2, 6.07 FEET; THENCE WESTERLY ON A CURVE CONVEX TO THE SOUTH RADIUS OF 1.0 FEET, 1.45 FEET TO A POINT ON SAID LINE 52.54 FEET NORTH OF THE SOUTH LINE OF SAID LOT 2; THENCE WESTERLY ON SAID PARALLEL LINE, 18.33 FEET; THENCE WESTERLY ON A CURVE CONVEX TO THE SOUTH, RADIUS OF 1.0 FEET, 1.45 FEET TO A POINT ON SAID PARALLEL LINE; THENCE WESTERLY ON SAID PARALLEL LINE, 19.63 FEET; THENCE EASTERLY ON A CURVE CONVEX TO THE SOUTH, RADIUS OF 1.0 FEET, 1.45 FEET TO A POINT ON SAID PARALLEL LINE; THENCE WESTERLY ON SAID PARALLEL LINE, 0.10 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 3.96 FEET; THENCE WESTERLY AT RIGHT ANGLES, 13.01 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 4.80 FEET; THENCE EASTERLY AT RIGHT ANGLES, 5.03 FEET; THENCE NORTHERLY, 37.50 FEET TO A POINT 99.92 FEET EAST OF THE WEST LINE AND 99.80 FEET NORTH OF THE SOUTH LINE OF SAID LOT 2; THENCE WESTERLY ON A LINE PARALLEL TO THE NORTH LINE OF SAID LOT 2,

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LEGAL DESCRIPTION

(continued)

7.20 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 0.40 FEET; THENCE WESTERLY AT RIGHT ANGLES, 5.65 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 1.16 FEET; THENCE WESTERLY AT RIGHT ANGLES, 18.10 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 1.16 FEET; THENCE WESTERLY AT RIGHT ANGLES, 4.08 FEET; THENCE NORTHERLY AT RIGHT ANGLES 0.88 FEET; THENCE WESTERLY PARALLEL TO THE NORTHERLY LINE OF SAID LOT 2, 15.45 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 0.88 FEET; THENCE WESTERLY AT RIGHT ANGLES, 4.85 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 0.88 FEET; THENCE WESTERLY PARALLEL TO THE NORTHERLY LINE OF SAID LOT 2, 17.34 FEET; THENCE SOUTHERLY AT RIGHT ANGLES, 1.54 FEET; THENCE WESTERLY AT RIGHT ANGLES, 4.65 FEET; THENCE NORTHERLY AT RIGHT ANGLES, 1.54 FEET; THENCE WESTERLY, 22.50 FEET TO THE PLACE OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS

WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED JANUARY 29, 1999 AS DOCUMENT NUMBER 99097240, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 3:

EASEMENT APPURTENANT FOR THE BENEFIT OF PARCEL 1 FOR STRUCTURAL SUPPORT AS CREATED BY THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS DATED APRIL 28, 1998 BETWEEN LASALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST NUMBER 102880 AND AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS NUMBER 98391079 OVER THE LAND DESCRIBED THEREIN.

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MERS MIN: 100039034847415926

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Condominium Rider

THIS CONDOMINIUM RIDER is made this 29th day of September, 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 Rocket Mortgage, LLC; FKA Quicken Loans, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

445 W Roslyn Pl, Apt 2W
Chicago, IL 60614-2772
[Property Address]

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

441-445 W Roslyn Place Condominium
[Name of Condominium Project]

(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, 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

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MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac
UNIFORM INSTRUMENT

Form 3140 1/01
VMP8R (2006).00

Wollers Kluwer Financial Services, Inc.

Page 1 of 3



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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.

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac
UNIFORM INSTRUMENT

Form 3140 1/01
VMP8R (2006).00

Wolters Kluwer Financial Services, Inc.


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

 09/29/2021 (Seal)
Mark D. Bealin -Borrower

 09/29/2021 (Seal)
Bridget Bealin -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Refer to the attached *Signature Addendum* for additional parties and signatures.

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac
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Form 3140 1/01
VMP8R (2006).00

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MERS MIN: 100039034847415926

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SECOND HOME RIDER

THIS SECOND HOME RIDER is made this 29th day of September, 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" whether there are one or more persons undersigned) to secure Borrower's Note to

Rocket Mortgage, LLC, FKA Quicken Loans, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

445 W Roslyn Pl, Apt 2W
Chicago, IL 60614-2772
[Property Address]

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. Occupancy. Borrower will occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year after the date of this Second Home Rider, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

MULTISTATE SECOND HOME RIDER - Single Family -
Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3890 1/01 (rev. 4/19)
VMP365R (1904).00

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Wolters Kluwer Financial Services, Inc.



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

Mark D. Bealin 09/29/2021 (Seal)
Mark D. Bealin -Borrower

Bridget Bealin 09/29/2021 (Seal)
Bridget Bealin -Borrower

-Borrower (Seal)

-Borrower (Seal)

Refer to the attached *Signature Addendum* for additional parties and signatures.

MULTISTATE SECOND HOME RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3890 1/01 (rev. 4/19) VMP365R (1904).00

Wolters Kluwer Financial Services, Inc.

