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Doc#: 2219404278 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 07/13/2022 02:45 PM Pg: 1 of 5

When Recorded Return to:
BMO Harris Bank, NA
1200 E. Warrenville Rd.
Naperville, IL 60563

Drafted by:
Deanna Cromar
BMO Harris Bank, NA
1200 E. Warrenville Rd.
Naperville, IL 60563

SCRIVENER'S ERROR(S) AFFIDAVIT

STATE OF ILLINOIS
COUNTY OF DUPAGE

I, KELLY DEVITT (Affiant), first being duly sworn, upon my oath, deposes and says:

1. That I am, an employee of BMO Harris Bank, NA, acting on behalf of, and with the authority of BMO Harris Bank NA
2. I have personal knowledge of the facts and matters stated herein.
3. That the following instrument, through inadvertence, mistake, and error, contains a scrivener's error, in that said instrument: MORTGAGE WAS MISSING PARCEL ID NUMBER ON PAGE 3 AND CONDOMINIUM RIDER HAS WRONG PROJECT NAME

Instrument: MORTGAGE

Grantors: AMIT GUPTA

Grantee: BMO HARRIS BANK N.A.

Date of Instrument: 05/13/2022

Recording Number: 2213910054

Date Recorded: 05/19/2022

PIN# 17-06-120-052-1001/ 17-06-120-052-1002

Legal Description: SEE ATTACHED

4. This Affidavit is being filed for record in the County of COOK, State of ILLINOIS, for the purpose of correcting the above-mentioned error contained within the aforementioned instrument by: MORTGAGE TO INCLUDE 2ND PIN OF 17-06-120-052-1002 AND CONDOMINIUM RIDER PROJECT NAME AS 2122 W POTOMAC CONDOMINIUM which you will find attached to this Affidavit.

PRINT AFFIANT NAME: KELLY DEVITT

AFFIANT SIGNATURE: Kelly Devitt

DATE AFFIDAVIT EXECUTED: 7/13/22

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THIS FORM IS INTENDED TO CORRECT SCRIVENER'S ERRORS AND NOT FOR THE CONVEYANCE OF REAL PROPERTY.

ACKNOWLEDGEMENT BY NOTARY

STATE OF ILLINOIS
COUNTY OF DUPAGE

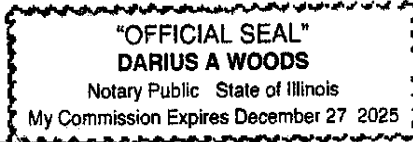
On this 13th day of July, 2022, before me appeared KELLY DEVITT personally known to me to be the person who executed the foregoing instrument and being sworn by me stated that the facts and matters stated therein are true, according to the best of his/her knowledge and belief and acknowledged to me that s/he executed the same as his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the county and state aforesaid the day and year written above.

Darius A. Woods
PRINT NOTARY NAME ABOVE

Dawn A. Wynn
NOTARY SIGNATURE ABOVE

My commission expires on 12/27/25.



PROPERTY OF COOK COUNTY CLERK'S OFFICE

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following described property located in the County [Type of Recording Jurisdiction] of Cook [Name of Recording Jurisdiction]: SEE ATTACHED LEGAL DESCRIPTION

Parcel ID Number: 17-06-120-052-1001/17-06-120-052-1002 which currently has the address of ("Property Address"): 2122 W Potomac Ave [Street] Chicago [City], Illinois 60622 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late

Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender



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Condominium Rider

THIS CONDOMINIUM RIDER is made this 13th day of May, 2022, 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 BMO Harris Bank N.A. (the "*Lender*") of the same date and covering the Property described in the Security Instrument and located at: 2122 W Potomac Ave , Chicago, IL 60622 [Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a Condominium Project known as: 2122 W Potomac 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 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.



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LEGAL DESCRIPTION

Parcel A:

Parcel 1: Unit No. 2 in the 2122 W. Potomac Condominium as delineated on a survey of the following described real estate: Lot 9 in Block 1 in Subdivision of Lot 13 in West of Hoyne Street in Assessor's Division of un subdivided lands of the North East 1/4 of the East 1/2 of the Northwest 1/4 of Section 6, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "D" to the Declaration of Condominium recorded as document number 97799850, together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

Parcel 2: The exclusive right to the use of G-2, a limited common element as delineated on the survey attached to the Declaration aforesaid recorded as document number 97799850, in Cook County, Illinois.

PARCEL B:

Parcel 1: Unit No.1 in the 2122 W. Potomac Condominium as delineated on a survey of the following described real estate: Lot 9 in Block 1 in Subdivision of Lot 13 in West of Hoyne Street in Assessor's Division of un subdivided lands of the North East 1/4 of the East 1/2 of the Northwest 1/4 of Section 6, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "D" to the Declaration of Condominium recorded as document number 97799850, together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

Parcel 2: The exclusive right to the use of G-1, a limited common element as delineated on the survey attached to the Declaration aforesaid recorded as document number 97799850, in Cook County, Illinois.