

# UNOFFICIAL COPY

Doc#. 2229815055 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 10/25/2022 04:22 PM Pg: 1 of 3

Mail To:  
LAKELAND TITLE SERVICES  
1300 Iroquois Ave. Ste 100  
Naperville, IL 60563

PTS-1024454 20/3

### SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Polina Topalova  
1300 Iroquois Ave; #100  
Naperville, IL 60563

Property Identification Number:

19-24-131-015-0000

Document Number to Correct:

2228041026

Attach complete legal description

I, Polina Topalova, 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.):

Closing Title Company, do hereby swear and affirm that Document Number: 2228041026, included the following mistake: wrong borrower's marital status on the 1st mortgage

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: the page of the 1st mortgage with the correct borrower's marital status and legal description

Finally, I Polina Topalova, 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

10/24/2022  
Date Affidavit Executed

### NOTARY SECTION:

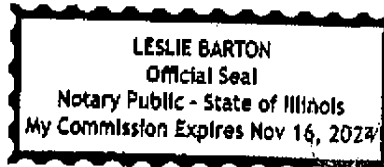
State of ILLINOIS)

County of DePage)

I, Leslie Barton, 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

Leslie Barton 10/24/2022



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2/2/2024 10:21 Page: 2 of 1

After Recording Return To:  
**FIRST AMERICAN MORTGAGE SOLUTIONS ON BEHALF OF CALIBER HOME LOANS**  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402

This Instrument was prepared by:  
**CALIBER HOME LOANS, INC.**  
1525 SOUTH BELT LINE RD.  
COPELL, TX 75019

LTS-1024US4

(Place Above This Line For Recording Data)

Loan Number 9717983119  
MERS Number 100820997179831196

## MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated **OCTOBER 03, 2022**, together with all Riders to this document.
- (B) "Borrower" is **ROCIO REYES DE LA ROSA, AN <sup>married</sup> UNMARRIED PERSON**. 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 **CALIBER HOME LOANS, INC.**. Lender is a **CORPORATION** organized and existing under the laws of **DELAWARE**. Lender's address is **1525 SOUTH BELT LINE RD., COPELL, TX 75019**.
- (E) "Note" means the promissory note signed by Borrower and dated **OCTOBER 03, 2022**. The Note states that Borrower owes Lender **ONE HUNDRED FORTY-SEVEN THOUSAND TWO HUNDRED FIFTY AND 00/100THS Dollars (U.S. \$147,250.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **NOVEMBER 01, 2052**.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:



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**19-24-131-015-0000**

LOT 25 IN BLOCK 8 IN JOHN BAIN'S SUBDIVISION OF THE EAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office