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(2 of 3)
BT 221002 2-01050

Doc#. 2230510141 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 11/01/2022 02:17 PM Pg: 1 of 4

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Bay Equity, LLC

2300 Clayton Rd Ste 450

Concord, CA 94520

Property Identification Number:

20-28-122-006-0000

Document Number to Correct:

2225142017

I, Jennifer Bond, 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.):

Lender

2225142017, do hereby swear and affirm that Document Number:

2225142017 included the following mistake: Incorrect Vesting, should be Marjorie A. Atkins, A Married Woman

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): Page 1 of Mortgage showing correct vesting

Legal Description

Finally, I Jennifer Bond, 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

10/28/2022

Date Affidavit Executed

NOTARY SECTION:

State of _____)

County of _____)

See attached

I, _____, 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

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CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
 County of CONTRA COSTA)
 On 10/28/2022 before me, MARISA L. SERNA, NOTARY PUBLIC
Date Here Insert Name and Title of the Officer
 personally appeared JENNIFER BOND
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature _____
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____
 Document Date: _____ Number of Pages: _____
 Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____
 Corporate Officer -- Title(s): _____
 Partner -- Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
 Signer Is Representing: _____

Signer's Name: _____
 Corporate Officer -- Title(s): _____
 Partner -- Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
 Signer Is Representing: _____

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After Recording Return To:

Burnet Title - Post Closing
1301 W. 22nd Street Suite 510
Oak Brook, IL 60523

~~When recorded, return to:~~

Bay Equity Home Loans
Attn: Final Document Department
c/o First American Mortgage Solutions
1795 International Way
Idaho Falls, ID 83402

This instrument was prepared by:

Randy Atut
Bay Equity LLC
2300 Clayton Road, Suite 450
Concord, CA 94520
925-305-2182

BT

Title Order No.: 2210022-01050
Escrow No.: 2210022-01050 (233)
LOAN #: 2205044336

[Space Above This Line For Recording Data]

MORTGAGE

FHA Case No.
138-1760919-703

MIN: 1006166-0004158061-5
MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated **August 12, 2022** together with all Riders to this document.

(B) "Borrower" is **MARJORIE A ATKINS, AN UNMARRIED WOMAN.**

married

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 **Bay Equity LLC.**



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Burnet File Number: 2210022-01050

EXHIBIT A

LEGAL DESCRIPTION

LOT 5 IN BLOCK 18 IN MALLETTE AND BROWNELL'S SUBDIVISION OF BLOCK 16 TO 21 IN AUBURN PARK IN SECTION 28, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 20-28-122-006-000020-28-122-006-0000

Property of Cook County Clerk's Office