



IL-22-9021

SCRIVENER'S ERROR AFFIDAVIT

The Undersigned, Karla Stotts, of HomeLight Title LLC, whose address for the purpose of this Instrument is 200 S. Wacker, #625, Chicago, IL 60606, being duly sworn, deposes and says:

1. Affiant makes this Affidavit based upon a review of the file.
2. That on or about 08/26/2022, HomeLight Title LLC assisted in a transaction wherein Diana M. Hernandez and Marien Flores conveyed and/or mortgaged the property commonly known as 3628 W 70th Ave, Chicago, IL 60629 by Mortgage dated 08/26/2022 to Cook County Recorder of Deeds.
3. Said Mortgage was recorded on 10/14/2022 as Document 2228746079 with the Cook County Recorder of Deeds.
4. The above-described Mortgage contains an unintentional scrivener's error in that the Fixed IHDA Rate Rider was placed with the IHDA mortgage and not the first mortgage.
5. There are no circumstances or claim which should preclude the recording of this Affidavit.
6. Affiant makes this Affidavit to give Actual Notice to the Winnebago Recorder of Deeds and Constructive Notice to the general public of said Mortgage.
7. Further Affiant sayeth not.

In witness thereof, this Affidavit is executed this 12/02, 2022 by Karla Stotts in my capacity as Escrow Ass. for HomeLight Title LLC

KARLA STOTTS - ESCROW ASSISTANT

(name/title)

HomeLight Title LLC

STATE OF ILLINOIS)

COUNTY OF Cook)

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The foregoing instrument was subscribed and sworn to before me on this 12/2, 2022

by Karla Stotts

Jennifer Stevens
Notary Public, COOK County, Illinois



Drafted by/ Return to:
HomeLight Title LLC
200 S Wacker Dr, #726
Chicago, IL 60606

Property of Cook County Clerk's Office

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ILLINOIS HOUSING DEVELOPMENT AUTHORITY MORTGAGE RIDER TO THE FIRST MORTGAGE

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. UNLESS OTHERWISE PROVIDED, THE TERMS HEREIN ARE IDENTICAL IN MEANING AND DEFINITION AS THEY ARE USED IN THE SECURITY INSTRUMENT.

RIDER TO MORTGAGE BY AND BETWEEN THE
DIANA M HERNANDEZ, A SINGLE WOMAN, AND MARLEN FLORES, A SINGLE WOMAN, AS JOINT TENANTS

(the "Mortgagor(s)")

AND

First Centennial Mortgage Corporation (the "Lender")

The Mortgagor(s) is executing simultaneously herewith that a certain mortgage, dated
8/26/2022

(the "Security Instrument") to secure a loan (the "Loan") made by
First Centennial Mortgage Corporation (the "Lender")

in the amount of \$ 294,467 to the Mortgagor(s), 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(s) 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(s) 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.

(HO-008.4)

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2. Notwithstanding the provisions of Paragraph 9 of the Security Instrument, the Mortgagor(s) 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(s) sells, rents or fails to occupy the property described in the Security Instrument as his, her or their permanent and primary residence; or (b) the statements made by the Mortgagor(s) in the Borrower Affidavit (Illinois Housing Development Form IHO-012) are not true, complete and correct, or the Mortgagor(s) fails to abide by the agreements contained in the Borrower Affidavit; or (c) the Lender or the Authority finds any statement contained in that Affidavit to be untrue. The Mortgagor(s) understands that the agreements and statements of fact contained in the Borrower Affidavit 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.

NON-BORROWING SPOUSE

MORTGAGOR(S)

Diana M. Hernandez

DIANA M. HERNANDEZ

Marlen Flores

MARLEN FLORES
