

# UNOFFICIAL COPY

Prepared By: (Name and Address)

**Roxanne Litynski**  
**Chicago Title**

10 S. LaSalle Street, Suite 2850  
Chicago, IL 60603



Doc# 2301222004 Fee \$88.00

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 01/12/2023 09:10 AM PG: 1 OF 5

Property Identification Number:

Document Number to Correct:

21311647032

## SCRIVENER'S AFFIDAVIT

STATE OF Illinois

COUNTY OF Cook

**Roxanne Litynski**

I, Roxanne Litynski, 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.): Chicago Title, do hereby swear and affirm that Document Number: 21311647032 included the following mistake: add IHDA Rider to the mortgage

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):

adding IHDA Rider to mortgage

**Roxanne Litynski**

Finally, I Roxanne Litynski, 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.

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## SCRIVENER'S AFFIDAVIT

(continued)

IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

Chicago Title  
Print Company Name

[Signature]  
Signature

By: Roxanne Litynski  
Print Name

Its: Notary  
Print Title

Subscribed and sworn to before me this 11 of JANUARY, 2023

[Signature]  
Notary Public



Property of Cook County Clerk's Office

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LOAN #: 2100245768

## ILLINOIS HOUSING DEVELOPMENT AUTHORITY MORTGAGE RIDER

### 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.

RIDER TO MORTGAGE BY AND BETWEEN THE Dwight Fitzgerald Nelson

(THE MORTGAGOR(S)) AND Wintrust Mortgage, A Division of Barrington Bank and Trust Co., N.A.

(THE "LENDER")

The Mortgagor is executing simultaneously herewith that certain mortgage, dated **November 5, 2021** (the "Security Instrument") to secure a loan (the "Loan") made by **Wintrust Mortgage, A Division of Barrington Bank and Trust Co., N.A.**

(The "LENDER") in the amount of **\$151,210.00** to the Mortgagor, 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 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 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.
2. Notwithstanding the provisions of Paragraph 5 of the Security Instrument, the Mortgagor 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 sells, rents or fails to occupy the property described in the Security Instrument as his or her permanent and primary residence; or (b) the statements made by the Mortgagor in the Affidavit of Buyer (Illinois Housing Development Authority Form MP-6A) are not true, complete and correct, or the Mortgagor fails to abide by the agreements contained in the Affidavit of Buyer; or (c) the Lender or the Authority finds any statement contained in that Affidavit to be untrue. The Mortgagor understands that the agreements and statements of fact contained in the Affidavit of Buyer are necessary conditions for the granting of the Loan.



ILLINOIS HOUSING  
DEVELOPMENT AUTHORITY

HO-008.1  
Ellie Mae, Inc.

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104621L2 0518  
104621L1 (CLS)



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LOAN #: 2100245768

- 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.

### MORTGAGOR(S)

Dwight Fitzgerald Nelson      11/5/2021      (Seal)  
 DWIGHT FITZGERALD NELSON      DATE

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HO-008.1

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ICd6-LL2 0518  
10-16-21 (CLS)



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CHICAGO TITLE  
COMPANY

## LEGAL DESCRIPTION

Order No.: 21GSA7437190P

For APN/Parcel ID(s): 29-03-416-027-0000

LOT 18 (EXCEPT THE WEST 7.5 FEET THEREOF) AND THE WEST 15 FEET OF LOT 19 IN THE SUBDIVISION OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 EXCEPT RAILROAD, OF SECTION 3, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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