

UNOFFICIAL COPY

Doc#: 2304829069 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 02/17/2023 02:15 PM Pg: 1 of 5

Prepared by and
When recorded, return to:

Diana Martini
Chicago Title
2441 Warrenville Rd Ste 110
Lisle IL 60532

Chicago Title
22013205T

SCRIVENER'S ERROR(S) AFFIDAVIT

STATE OF ILLINOIS)
COUNTY OF Dupage) ss

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

1. That I am an employee of Chicago Title & Trust Company, acting on behalf of, and with the authority of, Chicago Title & Trust Company;
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 Borrowers name spelled wrong. Kevin T. KILKPATRICK

Instrument: Mortgage
Grantors: Kevin T Kirkpatrick and Geri A Kirkpatrick
Grantee: Consumers Credit Union
Date of Instrument: 10/28/2022
Recording Number: 2231125075
Date Recorded: 11/07/2022
PIN#: 04-09-314-011-0000
Legal Description: SEE ATTACHED

Property Address:
1262 Mount Vernon Ter
NORTHbrook IL 60062

4. This Affidavit is being filed for record in the County of Cook, State of IL, for the purpose of correcting the above mentioned error contained within the aforementioned instrument, by:

(Correcting Borrowers Name. Kevin T Kirkpatrick.)

which you will find attached to this Affidavit.

Diana Martini



2/15/2023

PRINT AFFIANT NAME ABOVE

AFFIANT SIGNATURE ABOVE

DATE AFFIDAVIT EXECUTED

UNOFFICIAL COPY

ACKNOWLEDGMENT BY NOTARY

STATE OF ILLINOIS)
) ss.
 COUNTY OF DuPage)

On this day of February 15, 2023 before me appeared Diana Martini

_____, 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.

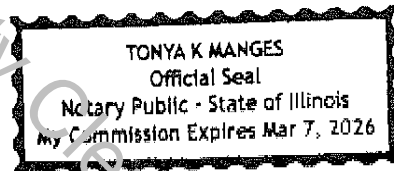
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the county and state aforesaid the day and year written above

Tonya Manges

PRINT NOTARY NAME ABOVE

NOTARY SIGNATURE ABOVE

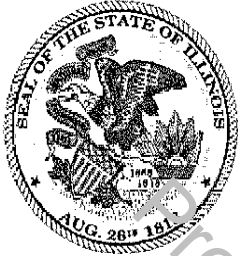
My commission expires on 3/7/2026



UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 04-09-314-011-0000

Address:

Street: 1262 Mount Vernon Ter

Street line 2:

City: Northbrook

State: IL

ZIP Code: 60062

Lender: CONSUMERS CREDIT UNION

Borrower: Kevin T. Kirkpatrick and Geri A. Kirkpatrick, Trustees under the Kirkpatrick Living Trust dated March 24, 2006 and any amendments thereto.

Loan / Mortgage Amount: \$250,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity or person.

Certificate number: 8966EC65-38C7-45EC-AE24-3ECDB05245ED

Execution date: 10/28/2022

UNOFFICIAL COPY

After Recording Return To:
Consumers Credit Union
1075 Tri-State Parkway
Gurnee, IL 60031-1811
877-275-2228

Prepared By:
Diana Becerra
Consumers Cooperative Credit Union
1075 Tri-State Parkway Suite 850
Gurnee, IL 60031-1811

Parcel ID Number: **64093140110000**

[Space Above This Line For Recording Data]

MORTGAGE

Loan #: *****5862

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 12, 17, 19 and 20. 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 **October 28, 2022**, together with all Riders to this document.

(B) **"Borrower"** is **Kevin T. Kirkpatrick and Geri A. Kirkpatrick, Trustees under the Kirkpatrick Living Trust dated March 24, 2006 and any amendments thereto**. Borrower is the mortgagor under this Security Instrument.

(C) **"Lender"** is **Consumers Credit Union**. Lender is a Credit Union organized and existing under the laws of **THE STATE OF ILLINOIS**. Lender's address is **1075 Tri-State Parkway, Suite 850, Gurnee, IL 60031-1811**. Lender is the mortgagee under this Security Instrument.

(D) **"Credit Agreement"** means the Home Equity Line of Credit Agreement and Disclosure signed by Borrower and dated **October 28, 2022** which Credit Agreement establishes a revolving line of credit, which obligates Lender to make advances to Borrower so long as Borrower complies with all the terms of the Credit Agreement. Such advances may be made, repaid and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time (excluding any current unpaid interest finance charges but including other fees and charges assessed pursuant to the Credit Agreement) shall not exceed **\$250,000.00**. Borrower has promised to pay this debt in monthly Periodic Payments and to pay the debt in full not later than **November 20, 2042**.

(E) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(F) **"Loan"** means all amounts owed now or hereafter under the Credit Agreement, plus interest and



* 0 1 8 3 4 2 0 5 6 1 *
 HELOC Mortgage - IL
 Mortgage Cadence Document Center © 2122 01/14



* M C M O R T D O T *
 (page 1 of 11 pages)

UNOFFICIAL COPY

LEGAL DESCRIPTION

Order No.: 22013205T

For APN/Parcel ID(s): 04-09-314-011-0000

LOT 11 IN BLOCK 116 IN WHITE PLAINS UNIT FOUR, BEING A SUBDIVISION IN SECTION 9,
TOWNSHIP 42 NORTH RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

Property of Cook County Clerk's Office