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Doc#: 2308629110 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/27/2023 11:46 AM Pg: 1 of 4

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Melissa Munoz
51 Douglas Ave.
Elgin, IL 60120

Property Identification Number:

19-06-317-022-0000

Document Number to Correct:

2230155063

Attach complete legal description

I, Melissa Munoz, 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.):

title company, do hereby swear and affirm that Document Number: 2230155063 included the following mistake: Missing HDA rider

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: attached HDA rider to be incorporated

into and made a part of document NO. 2230155063

Finally, I Melissa Munoz, 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.

Melissa Munoz
Affiant's Signature Above

03/22/2023
Date Affidavit Executed

NOTARY SECTION:

State of IL

County of COOK

I, Jack M. Matos 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

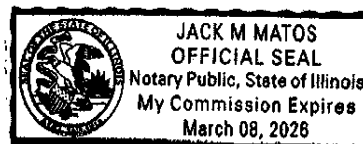
BELOW

Notary Public Signature Below

Date Notarized Below

Jack M. Matos

3/23/2023



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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
CARLOS RAMIREZ SANCHEZ, A SINGLE MAN

(the "Mortgagor(s)")

AND

Neighborhood Loans, Inc.

(the "Lender")

The Mortgagor(s) is executing simultaneously herewith that a certain mortgage, dated
10/18/2022

(the "Security Instrument") to secure a loan (the "Loan") made by

Neighborhood Loans, Inc.

(the "Lender")

in the amount of \$ 235,653 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.

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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 HO-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)

Carlos Ramirez Sanchez
 Carlos Ramirez Sanchez

(HO-008.5)

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Exhibit "A" **Legal Description**

THE SOUTH 16 FEET OF LOT 1 AND 2 (EXCEPT THE SOUTH 32 THEREOF) IN BLOCK 9 IN WALTER G. MCINTOSH FOREST VIEW GARDENS BEING A SUBDIVISION OF LOTS 14, 15, 20 TO 23 AND 28 IN CIRCUIT COURT PARTITION OF PART OF SECTIONS 31 AND 32 TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF SECTION 1 AND 12, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

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