

# UNOFFICIAL COPY

Doc#. 2324813200 Fee: \$107.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 09/05/2023 03:56 PM Pg: 1 of 4

Mail To:  
LAKELAND TITLE SERVICES  
1300 Iroquois Ave. Ste 100  
Naperville, IL 60563

LTS-1025300 -PV  
**SCRIVENER'S AFFIDAVIT**  
Prepared By: (Name & Address)

Polina Topalov  
1300 Iroquois Ave #100  
Naperville, IL 60563

**Property Identification Number:**  
19-17-320-042-1017

**Document Number to Correct:**  
2306813238

Attach complete legal description

I, Polina Topalov, 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.):

Closing Title Company, do hereby swear and affirm that Document Number: 2306813238, included the following mistake: missing IHDA Mortgage 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: IHDA Mortgage Rider and legal description

Finally, I Polina Topalov, 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.

[Signature]  
Affiant's Signature Above

8/31/2023  
Date Affidavit Executed

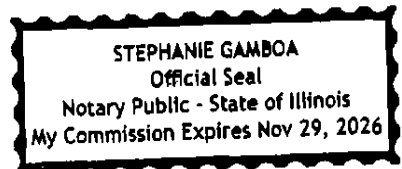
**NOTARY SECTION:**

State of Illinois )  
County of DuPage )

I, Stephanie Gamboa, 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

[Signature] 8/31/2023



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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

**MAGALI RIVERA CUTIERREZ, AN UNMARRIED WOMAN, AND KARLA M RIVERA, AN UNMARRIED WOMAN**

(the "Mortgagor(s)")

AND

**Neighborhood Loans, Inc.** (the "Lender")

The Mortgagor(s) is executing simultaneously herewith that a certain mortgage, dated

**Wednesday, March 01, 2023**

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

**Neighborhood Loans, Inc.** (the "Lender")

in the amount of \$ 195,940 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-008.5)

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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

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\_\_\_\_\_

MORTGAGOR(S)

*Magali River*

\_\_\_\_\_

MAGALY RIVERA GUTIERREZ

\_\_\_\_\_

*Karla M. Rivera*

\_\_\_\_\_

KARLA M. RIVERA

\_\_\_\_\_

\_\_\_\_\_

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**19-17-329-042-1017**

UNIT NUMBER 6148-2W AND GARAGE SPACE G-17 IN LISHMORE PLACE EAST CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 16 TO 24 BOTH INCLUSIVE, IN BLOCK 12 IN CENTRAL ADDITION TO CLEARING, A SUBDIVISION OF THE SOUTH 3/4 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 95375553, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

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