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Doc#. 2326541132 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 09/22/2023 12:38 PM Pg: 1 of 5

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)
AND RETURN TO:

Elena Gallo/Alltech Natinal Title

1000 N Milwaukee Ave ste 101

Chicago IL 60642

Property Identification Number:

28-02-304-002-0000

Document Number to Correct:

2322949074

Attach complete legal description

I, Elena Gallo, 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: 2322949074

included the following mistake: Mortgage missing loan business 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:

See attached loan rider below

Finally, I Elena Gallo, 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

09/13/2023

Date Affidavit Executed

NOTARY SECTION:

State of IL)
County of Cook)

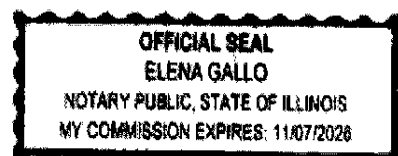
I, Elena Gallo, a Notary Public for the above-referenced jurisdiction do hereby swear and affirm that the above-referenced affiant did appear before me on the below indicated date and affix her/his signature or marking to the foregoing Scrivener's Affidavit after providing me with a government issued identification, and appearing to be of sound mind and free from any undue coercion or influence. **AFFIX NOTARY STAMP**

BELOW

[Signature]
Notary Public Signature Below

Date Notarized Below

09/13/2023



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BUSINESS LOAN RIDER

THIS BUSINESS LOAN RIDER is made this 21st day of July, 2023, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") and any personal guarantor(s), as applicable and referred herein as (the "Guarantor") to secure the debt obligation, whether joint and severally liable, of Borrower's Note (the "Note") to

AMRES CORPORATION, A CORPORATION (the

"Lender") covering the subject property described in the Security Instrument and located at:

3743 West 139th Street, Robbins IL 60472

[Subject Property Address]

To the extent that the provisions of this Rider are inconsistent with the provisions of the Note and/or the Security Instrument, the provisions of this Rider shall prevail over and will supersede any such inconsistent provisions of the Note and/or the Security Instrument.

In addition to the covenants and agreements made in the Security Instrument, Borrower further covenants and agrees as follows:

1. Borrower and Guarantor shall mean and include all co-signers and co-makers signing the Note and Security Instrument and all their successors and assigns, as approved by Lender.
2. Notwithstanding any clause contained in the Security Instrument, the exemptions afforded an occupying Borrower under Garn St. Germain Act will not be applicable. As such, the "due on sale" clause requiring the acceleration of payment of the sums secured by the Security Instrument of the Note will not be applicable. Borrower or guarantor will not occupy the subject property as his/her/its primary or secondary residence.
3. All other applicable Riders provided, as appended, in addition to this Business Loan Rider, shall prevail over and will supersede any inconsistent provisions of the Note and/or the Security Instrument as permitted by state law. If any provisions shall not be permitted by state law, the remaining clauses and Riders shall remain in full force and effect. All Riders will be considered part of the Security Agreement.
4. "Guarantor" means any guarantor of surety, or accommodation party of any or all of the debt obligation.
5. Borrower's and Guarantor's right to reinstate is limited to Applicable Law.
6. Property as defined in the Security Instrument also includes any equipment or fixtures that are now or hereafter attached or affixed thereto.
7. Borrower shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property, including without limitation, the Americans with Disabilities Act. Borrower may contest in good faith any such law, ordinance, or regulation, except as required by Applicable Law, and withhold compliance during any proceeding, including appropriate appeals, so long as Borrower has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Borrower to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.
8. Borrower shall notify Lender at least fifteen (15) business days before any work is commenced,

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- any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Borrower will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Borrower can and will pay the cost of such improvements.
9. Borrower warrants that: (a) Borrower holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Security Instrument, and (b) Borrower has the full right, power, and authority to execute and deliver this Security Instrument and all Riders to Lender. All costs associated with the defense of title claims, are bore by the Borrower and/or the Guarantor, jointly and severally, whether paid as a direct or a recoverable fee to the Lender under the Security Instrument.
 10. The Borrower and/or Guarantor must notify Lender within at least thirty (30) business days of any dissolution of Borrower's entity (regardless of whether election to continue is made), or if any member withdraws from the limited liability company, partnership, corporation or other legal entity, or any other termination of Borrower's existence as a going business, or the death of any member or Guarantor, the insolvency of Borrower or Guarantor, the appointment of a receiver, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower and/or Grantor.
 11. Each of Borrower and Guarantor shall notify Lender within at least fifteen (15) business days of the occurrence of a material adverse change occurs in Borrower and/or Grantor's financial condition, or Lender believes the prospect of payment or performance of the indebtedness is impaired, shall require notification to the Lender.
 12. Lender will have its choice of venue. If there is a lawsuit, Borrower and/or Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of its choosing.
 13. Lender shall not be deemed to have waived any rights under this Mortgage unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Mortgage shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Mortgage. No prior waiver by Lender, nor any course of dealing between Lender and Borrower and/or Grantor, shall constitute a waiver of any of Lender's rights or of any of Borrower and/or Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.
 14. The relationship between Borrower and/or Grantor and Lender created by this Security Instrument and all Riders is strictly a debtor and creditor relationship and not fiduciary in nature, nor is the relationship to be construed as creating any partnership or joint venture between Lender and Borrower and/or Grantor.
 15. Lender may hire or pay someone else to help collect the indebtedness if Borrower and/or Guarantor does not pay. Borrower and/or Guarantor will be responsible to pay Lender that amount. This includes, subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction),

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and appeals. If not prohibited by applicable law, Borrower and/or Guarantor will also pay any court costs, in addition to all other sums provided by law.

- 16. Lender will not be required to service the mortgage in accordance with RESPA (as defined under the Security Instrument), regarding the handling of escrow funds, periodic statements, and the transfer of servicing. Lender will service in accordance to industry standards applicable to commercial loans.
- 17. Borrower and/or Guarantor shall provide the Lender with the address to which Lender will send formal notices, which may include both a written and/or electronic address, as designated.
- 18. Any reference to a right to prepay without penalty, shall be superseded by any and all pre-payment terms to be defined in any Prepayment Rider attached to the Security Instrument.

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BY SIGNING BELOW, Borrower and Guarantor accepts and agrees to the terms contained in this Business Loan Rider.

	(Seal)		(Seal)
_____		_____	
Te Dora Brown	-Borrower		-Guarantor
	(Seal)		(Seal)
_____		_____	
	-Borrower		-Guarantor

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Exhibit "A"
Property Description

Situated in the County of Cook, State of Illinois, to wit:

Lot 22 in Block 4 in Robbinswood, being a Subdivision of Blocks 1 and 2 in Einspahr's Subdivision in the East Half of West Half of Section 2, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 28-02-304-002-0000

Property Address: 3743 139th Street Robbins, IL 60472

Property of Cook County Clerk's Office