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SCRIVENER'S AFFIDAVIT

Prepared By & Mail To:

Citywide Title Corporation - Esther Farias
111 W. Washington St, Ste. 1301
Chicago IL 60602

Doc# 2400315026 Fee \$88.00

RHSP FEE:\$18.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 01/03/2024 03:41 PM PG: 1 OF 4

PROPERTY IDENTIFICATION NUMBER:

19-12-417-040-0000

DOCUMENT NUMBER TO CORRECT:

2320622009

I, Esther Farias the affiant and preparer of this Scrivener's Affidavit, whose relationship to the above reference document number is (ex. Drafting attorney, closing title company, grantor/grantee, etc.)

Closing title company, do hereby swear and affirm that Document Number:

2320622009, included the following mistake: mortgage said to be defective whereas IHDA rider is missing the borrowers name.

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): IHDA rider correction attach

Finally, I Esther Farias, the affiant, do hereby swear to the above correction, and believed it to be the true and accurate intention(s) of the parties who drafted and recorded the referenced document

[Signature]
Affiant's Signature Above

1/3/24
Date Affidavit Executed

NOTARY SECTION:

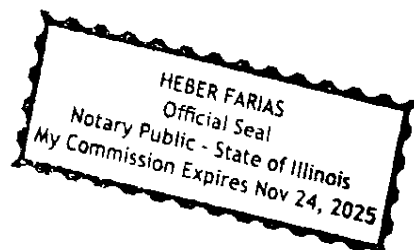
State of IL
County of COOK

I, Heber Farias, a Notary Public for the above reference jurisdiction do hereby swear and affirm that the above reference affiant did appear before me indicated date affix her/his signature or marking to the 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
[Signature]

Date Notarized Below
1/3/24



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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

A

AN UNMARRIED WOMAN

Vanessa Lugo,
an unmarried woman

(the "Mortgagor(s)")

AND

GENEVA FINANCIAL, LLC

(the "Lender")

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

Wednesday, July 05, 2023

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

GENEVA FINANCIAL, LLC

(the "Lender")

in the amount of \$ 250,381 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)

VANESSA LUGO

Vanessa Lugo

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PROPERTY ADDRESS: 5346 S Washtenaw Ave
Chicago, IL 60632

PERMANENT INDEX NUMBER: 19-12-417-040-0000

LEGAL DESCRIPTION:

LOT 4 (EXCEPT THE NORTH 32 FEET OF THE SOUTH 66 FEET) AND (EXCEPT THE NORTH 66 FEET) IN BLOCK 1 IN HATHAWAY AND ERSKINE'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 AND THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 12, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office