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Doc#. 2404541161 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 02/14/2024 01:14 PM Pg: 1 of 3

SCRIVENER'S AFFIDAVIT

Prepared By: (Name & Address)

Diane Meeks (Record & Return to)
425 N Martingale Road Ste. 1710
Schaumburg, IL 60137

Property Identification Number:

16-18-201-024-0000

Document Number to Correct:

2208028434

Attach complete legal description

I, Diane Meeks, 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.):

Key Mortgage Services, Inc., do hereby swear and affirm that Document Number:

2208028434, included the following mistake: Re-Record the Mortgage to

exclude the Investor Rider and update page 2 of the mortgage to only reflect a Fixed Interest Rate Rider and Renovation Loan 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: Re-Record the Mortgage to exclude the Investor Rider and update page 2 of the mortgage to only reflect a Fixed Interest Rate Rider and Renovation Loan Rider

Finally, I Diane Meeks, 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.

Diane Meeks
Affiant's Signature Above

February 2, 2024
Date Affidavit Executed

NOTARY SECTION:

State of Illinois)
County of Cook)

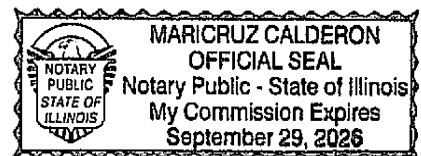
I, Maricruz Calderon, a Notary Public for the above-referenced jurisdiction do hereby swear and affirm that the above-referenced affiant did appear before me on the below indicated date and affix her/his signature or marking to the foregoing Scrivener's Affidavit after providing me with a government 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

Maricruz Calderon

February 2, 2024



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LOAN #: 2200682

MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is Key Mortgage Services, Inc..

Lender is a Corporation,
Illinois.
Suite 100, Schaumburg, IL 60173

organized and existing under the laws of
Lender's address is 475 North Martingale Road,

(E) "Note" means the promissory note signed by Borrower and dated March 17, 2022. The Note states that Borrower owes Lender **FOUR HUNDRED SEVENTY THREE THOUSAND SIX HUNDRED AND NO/100**** Dollars (U.S. \$473,600.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than April 1, 2052.

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

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- Other(s) [specify] **Fixed Interest Rate Rider**
- Renovation Loan Rider

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.



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LEGAL DESCRIPTION EXHIBIT "A"

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF COOK AND STATE OF ILLINOIS BEING KNOWN AND DESIGNATED AS FOLLOWS

LOT FIFTEEN (15) IN THE SUBDIVISION OF BLOCK ONE (1) IN HUTCHINSON AND ROTHERMEL'S SUBDIVISION BEING A SUBDIVISION OF THE WEST HALF (1/2) OF LOT THREE (3) OF THE SUBDIVISION OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST HALF (1/2) OF THE SOUTHWEST QUARTER THEREOF) ALSO OF BLOCKS ONE (1), SIX (6), SEVEN (7), TWELVE (12) AND THIRTEEN (13) OF THE SUBDIVISION OF LOTS ONE (1), TWO (2) AND THREE (3) IN THE PARTITION OF THE EAST HALF (1/2) OF LOT TWO (2) IN SAID SUBDIVISION OF SECTION 18 AFORESAID SITUATED IN THE VILLAGE OF OAK PARK, COOK COUNTY, ILLINOIS.

PARCEL #: 16-18-201-024-0000