

NOT AN OFFICIAL DOCUMENT

2023-510827
04/14/2023 02:24 PM
TOTAL FEES: 25.00
BY: JAS
PG #: 4

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

Prepared By:
Quinn Rattan
Guaranteed Rate, INC
After Recording Return To:
Guaranteed Rate, Inc.
ATTN: Final Documents
1800 W Cuyler Avenue, 2nd Floor East
Chicago, IL 60613

SCRIVENER'S AFFIDAVIT OF TYPOGRAPHICAL OR OTHER MINOR ERROR

GRI Loan #: 224245122
MERS MIN: 100196399037461488

I, Quinn Rattan, hereby state and depose as follows:

- My name is Quinn Rattan, and I am the representative for Guaranteed Rate, Inc. as the Originator of the Document referenced in this Affidavit
- I am duly authorized to make this affidavit.
- By error and inadvertence, the Mortgage (name of document) from Jamie E Ratkay, Unmarried (name of Grantors) to MERS as nominee for Guaranteed Rate, INC (name of Grantee) of the property located at 1546 E 33rd Ave. Hobart, IN 46342 (property address), recorded in the County of Lake on 6/17/2022 (date/time) in Book N/A, Page N/A as Document Number 2022-525098 included the following error:

Description of Error

The IHGDA Rider was not recorded with the Mortgage

Which is hereby corrected as follows

The attached IHGDA Rider shall hereby be considered part of the recorded mortgage.

- The PIN for this property is 45-09-20-303-008.000-016
- Exhibit 'A'/Legal Description is attached for reference.



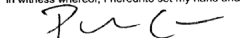
Signature of Affiant
Print or Type Name: Quinn Rattan
Title: Final Documents Team Lead
Guaranteed Rate, Inc.

corp seal

State of Illinois
County of Cook

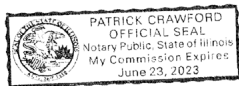
On this, the 12th day of April, 2023, before me, Patrick Crawford, the undersigned officer, personally appeared Quinn Rattan, who acknowledged himself to be the Final Documents Team Lead for Guaranteed Rate, Inc., and that she as such representative, being authorized to do so, executed the foregoing instrument for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.



Signature
Patrick Crawford, Notary Public
Printed Name/Title of Officer

(Seal)



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INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY MORTGAGE RIDER

The rights and obligations of the parties set forth in the mortgage to which this Indiana Housing and Community Development Authority Mortgage Rider (this "Rider") is attached and into which these terms are incorporated (the "Mortgage") and the note which the Mortgage secures (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 Mortgage or Note, the provisions of this Rider shall control. To the extent such provisions are not modified by this Rider, all terms, conditions and other provisions of the Mortgage and Note shall remain in full force and effect.

The undersigned borrower ("Mortgagor") agrees that the Lender (identified in the Mortgage), the Indiana Housing and Community Development Authority (the "Authority") or its assignee may, at any time and without prior notice, accelerate all payments due under the Mortgage and Note and exercise any and all remedies allowed by law for breach of the Mortgage or Note if:

- (a) The Mortgagor sells, rents, otherwise transfers any interest in the property being secured by the Mortgage or permits or attempts to permit the Mortgage to be assumed; or
- (b) The Mortgagor fails to occupy the residence as his or her permanent and principal residence; or
- (c) The Mortgagor uses the residence as investment property or vacation home or more than ten percent (10%) of the area of the Residence is used in a trade or business.
- (d) The Mortgagor fails to abide by any agreement made with the Authority, Lender, or servicer; or
- (e) The Lender or the Authority finds or believes any statement contained in the Mortgagor's application agreement or any other document executed by the Mortgagor to be untrue, inaccurate or incomplete; or
- (f) The Mortgagor fails to promptly supply any information or document which the Lender, the Authority, or its servicer may request to verify compliance with the conditions of the Authority's program pursuant to which the Mortgage was provided.

NOTICE TO THE MORTGAGOR:

THIS DOCUMENT MODIFIES THE TERMS OF THIS LOAN. DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT.

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EXHIBIT "A"

LOT 83, VIKING SCHOOL SUBDIVISION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 35, PAGE 1, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property address: 1546 East 33rd Avenue, Hobart, IN 46342
Tax Number: 45-09-20-303-008.000-016

Property of Lake County Recorder