[SPACE ABOVE THIS LINE FOR RECORDING]

TITLE(S) OF DOCUMENT:

LOAN

MODIFICATION AGREEMENT

DATE OF DOCUMENT:

MAR. 25, 2009

GRANTOR(S):

MICHAEL CONRAN

GRANTOR'S ADDRESS:

1655 MOUNT PLEASANT S Cort's Office

NORTHFIELD, IL 60093

GRANTEE:

CITIMORTGAGE, INC

GRANTEES ADDRESS:

5280 CORPORATE DR.

FREDERICK, MD 21703

FULL LEGAL DESCRIPTION

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Trefored by When Recorded Return To:

CitiMortgage, Inc.

Attn: Loss Mitigation Department #0010

5280 Corporate Drive

Frederick, MD 21703

Loan # 648875683

LOAN MODIFICATION AGREEMENT (PROVIDING FOR FIXED INTEREST RATE/CAPITALIZATION)

This Loan Modification Agreement ("Agreement"), made 03/25/09, between MICHAEL C CONRAN. Separated ("Borrower") residing at 173 RIVERSIDE DR NORTHFIELD IL, 60093-3238 and CitiMortgage, Inc. ("Lender") having offices at 5280 Corporate Drive, Frederick, MD 21703 and amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") dated 05/31/05 and recorded on 06/29/05, Document number 0518026058, Book number na, Page na in the Official Records of COOK County, Illinois and (2) the Note bearing the same date as, and secured by the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1655 MOUNT PLEASANT ST, NORTHFIELD IL, 60093, the real property described as being set forth as follows:

(SEE ATTACHED LEGAL DESCRIPTION)

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contary contained in the Note or Security Instrument):

- 1. As of 03/25/09, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 304,000.00. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, incurrence premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses in the total amount of \$15,864.04, have been added to the indebt idness under the terms of the Note and Security Instrument and the loan re-amortized over 480 months. When payme its resume on 05/01/09, the New Unpaid Principal Balance will be \$ 319,864.04.
- 2. The Borrower promises to pay the New Unpaid Principal Balance, plus Interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.250% effective 04/01/09 (the "Interest Change Date"). The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,387.00 (which does not include and amounts required for Insurance and/or Taxes) beginning on 05/01/09 and continuing thereafter on the same date of each succeeding month until principal and interest are paid in full.

If on 04/01/49 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay those amounts in full on the Maturity Date. All other terms stated in the Note remain the same.

The Borrower will make such payments at Post Office Box 9481, Gaithersburg, MD 20898-9481, or at such other place as the Lender may require.

3. If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by the Security Instrument. If the Borrower fails to pay these sums prior to the expiration period, the Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on the Borrower.

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- 4. The Borrower also will comply with all the other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all the payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make the under Security Instrument; however, the following terms and provisions are forever canceled, null, and void, as of the date specified in paragraph No. 1 above:
- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and,
- (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, or part of, the Note and Security Instrument and that contains any such terms and provisions as those referred to in (a) above
- 5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument with remain unchanged, and the Borrower and Lender will be bound by and comply with, all of the terms and provisions thereof, as amended by this Agreement.
- 6. It is mutually agreed that the Security Instrument shall constitute a first lien upon the premise and that neither the obligation evidencing the aforeso'a indebtedness nor the Security Instrument shall in any way be prejudiced by this Agreement, but said obligation v id Security Instrument and all the covenants and agreements thereof and the rights of the parties thereunder shall remain in full force and effect except as herein expressly modified.

IN WITNESS WHEREOF, the parties have signed, sealed and delivered this agreement on the date above written.

<u>4/6/09</u> Date	Borrower - MICHAEL C CONRAN	_
Date	Borrower -	C
Date	Borrower -	- 750
Date	Borrower -	
4/16/09	CitiMortgage, Inc. By:	
Date	Lender - Shannon Oranczak Assistant Vice President	

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	[Space Below This Line	e for Acknowledgments]	_
appeared MY: A El the foregoing instrument, and deed. IN TESTIMON	day of APRIL (CALANTO me known or proand acknowledged that HE/SHE/	, 2004, before me personally roved to be the person(s) described in and who e <u>/THEY</u> executed the same as <u>HIS/HER/THEIR</u> set my hand and affixed my official seal in the 0	free act
Notary Public	11/28/11	OFFICIAL SEAL OMOLOLA O ANIMASHAUN Notary Public - State of Hilnois My Commission Expires Nov 28, 201	
* * * * * * * * * * * * * * * * * * *	**************************************	*******	****
County of)	14	
On this		,, before me persona'iy appeared	_
IN TESTIMON	dged that <u>HE/SHE/THEY</u> execut	the person(s) described in and who executed the fitted the same as HIS/HER/THEIR free accepted do set my hand and affixed my official seal in the fitted	eed.
Notary Public			

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STATE OF Maryland COUNTY OF Frederick	
On 4/16/09 before me, CYNTHI	A A. POOLE, a Notary Public in and for
said County and State, personally appeared Sha and CitiMortgage, Inc	nnon Oranczak, Assistant Vice President
known to be (or proved to be on the basis of satisfactory to this Loan Modification instrument that acknowledge	vevidence) the person(s) whose name(s) is/are subscribed to me that he/she/they executed the same in his/her/their ure(s) on the instrument the person(s), or the entity upon ment.
WITNESS my hand and official seal: Cepuch a Paale	CYNTHIA A. POOLE
Notary Signature Notary Signature Notary Signature Notary Signature Notary Signature Notary Signature	Notary Name (Typed or Printed)

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Clart's Office

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Loan Number: 648875683 /

Legal Description:

LOT 16 IN BLOCK 9 IN WILLOWAY SUBDIVISION OF PART OF THE SOUTHWEST ½ OF SECTION 19, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL # 05-19-309-016-0000

When recorded mail to: M

Equity Loan Services, Inc.

Loss Mitigation Tello Services- LMTS

1100 Superior Ave , Sr. 200

Cleveland, OH 44114

4978649

Attn: National Recordings 1120

MINIMUM CONRAN

40681605

FIRST AMERICAN ELS

MODIFICATION AGREEMENT