

# UNOFFICIAL COPY

Doc# 0916208316 fee: \$56.00  
Date: 06/11/2009 01:59 PM Pg: 1 of 6  
Cook County Recorder of Deeds  
\*RHSP FEE \$10.00 Applied

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[SPACE ABOVE THIS LINE FOR RECORDING]

TITLE(S) OF DOCUMENT: LOAN  
MODIFICATION AGREEMENT

DATE OF DOCUMENT: MAR. 25, 2009

GRANTOR(S): MICHAEL C CONRAN

GRANTOR'S ADDRESS : 1655 MOUNT PLEASANT ST  
NORTHFIELD, IL 60093

GRANTEE: CITIMORTGAGE, INC

GRANTEES ADDRESS: 5280 CORPORATE DR.  
FREDERICK, MD 21703

FULL LEGAL DESCRIPTION

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*Prepared 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) 4/6/8/16/05

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 contrary 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, insurance 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 indebtedness under the terms of the Note and Security Instrument and the loan re-amortized over 480 months. When payments 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 04/01/09 (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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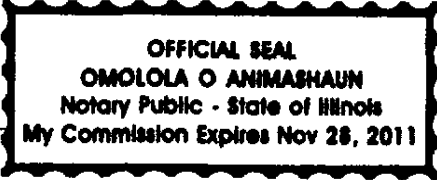
\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

State of ILLINOIS )  
County of COOK )SS

On this 6TH day of APRIL, 2009, before me personally appeared MICHAEL C. OWAN to me known or proved to be the person(s) described in and who executed the foregoing instrument, and acknowledged that HE/SHE/THEY executed the same as HIS/HER/THEIR free act and deed.

**IN TESTIMONY WHEREOF**, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Notary Public Omola O Animashaun  
My Commission Expires: 11/28/11



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State of \_\_\_\_\_ )  
County of \_\_\_\_\_ )SS

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me personally appeared \_\_\_\_\_ to me known or proved to be the person(s) described in and who executed the foregoing instrument, and acknowledged that HE/SHE/THEY executed the same as HIS/HER/THEIR free act and deed.

**IN TESTIMONY WHEREOF**, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Notary Public \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

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STATE OF **Maryland**  
COUNTY OF **Frederick**

On 4/16/09 before me, CYNTHIA A. POOLE, a Notary Public in and for said County and State, personally appeared Shannon Oranczak, Assistant Vice President and CitiMortgage, Inc

known to be (or proved to be on the basis of satisfactory evidence) the person(s) whose name(s) is/are subscribed to this Loan Modification instrument that acknowledge to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal:

Cynthia A. Poole

Notary Signature

CYNTHIA A. POOLE

Notary Name (Typed or Printed)



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**Loan Number: 648875683**

**Legal Description:**

LOT 16 IN BLOCK 9 IN WILLOWAY SUBDIVISION OF PART OF THE SOUTHWEST ¼ 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: MPG  
Equity Loan Services, Inc.  
Loss Mitigation Title Services- LMTS  
1100 Superior Ave., Ste. 200  
Cleveland, OH 44114  
Attn: National Recordings 1120

4978649

CONRAN  
40681605 IL

FIRST AMERICAN ELS  
MODIFICATION AGREEMENT



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