

# UNOFFICIAL COPY

Doc#: 2236113185 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 12/27/2022 10:38 AM Pg: 1 of 6

**After Recording Return To:**  
**Rushmore Loan Management Services LLC**  
**ATTN: Collateral Dept.**  
**8616 Freeport Parkway, Suite 100**  
**Irving, TX 75063**

**This Document Prepared By:**  
**Rushmore Loan Management Services LLC**  
**8616 Freeport Parkway, Suite 100**  
**Irving, TX 75063**

**Parcel ID Number: 29012080140000**

[Space Above This Line For Recording Data] \_\_\_\_\_  
Original Recording Date: **January 06, 2005** Loan No: **7603235862**  
Original Loan Amount: **\$102,500.00** Investor Loan No: **53545**  
New Money: **\$27,002.48**

## **LOAN MODIFICATION AGREEMENT** **(Providing For Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 28th day of November, 2022, between **DEBORAH R DENNIS** ("Borrower") and **Rushmore Loan Management Services LLC**, whose address is **8616 Freeport Parkway, Suite 100, Irving, TX 75063** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **December 27, 2004** and recorded in **Instrument No: 0500618175** and recorded on **January 06, 2005**, of the Official Records of **COOK County, IL** 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

**13957 S HOXIE AVENUE, BURNHAM, IL 60633,**  
(Property Address)

the real property described being set forth as follows:

**See Exhibit "A" attached hereto and made a part hereof;**

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 **November 1, 2022**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$82,677.45**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **8.500%**, from **November 1, 2022**. Borrower promises to make monthly payments of principal and interest of



\* 7 6 0 3 2 3 5 8 6 2 \*  
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\* 9 6 1 9 6 + 3 6 \*  
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U.S. \$814.16, beginning on the 1st day of December, 2022, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 8.500% will remain in effect until principal and interest are paid in full. If on November 1, 2037 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

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

If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the 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, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that:
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
  - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies of the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
  - (c) 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.



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- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging [ ].

- 6. This Agreement modifies an obligation secured by an existing security instrument recorded in COOK County, IL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$55,674.97. The principal balance secured by the existing security instrument as a result of this Agreement is \$82,677.45, which amount represents the excess of the unpaid principal balance of this original obligation.



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In Witness Whereof, the Lender and I have executed this Agreement.

Deborah Dennis  
DEBORAH R DENNIS -Borrower

Date: 12-6-22

\_\_\_\_\_ [Space Below This Line For Acknowledgments] \_\_\_\_\_

State of Illinois

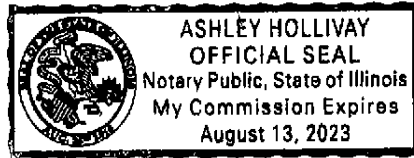
County of Cook

The foregoing instrument was acknowledged before me, a Notary Public on

December 6<sup>th</sup>, 2022 by **DEBORAH R DENNIS**.

Ashley Hollivay  
(Signature of person taking acknowledgment)

My Commission Expires on August 13, 2023




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## Rushmore Loan Management Services LLC

By:  (Seal) - Lender  
 Name: Tim Lightfoot  
 Title: Sr. Vice President

DEC 15 2022

Date of Lender's Signature

[Space Below This Line For Acknowledgments]

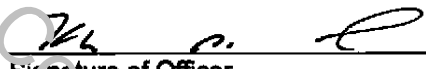
The State of TEXAS

County of DALLAS

Before me KIRK P DUNAR (name/title of officer) on this day personally appeared  
Tim Lightfoot, the SR. VICE PRESIDENT of  
Rushmore Loan Management Services, LLC

known to me (or proved to me on the oath of \_\_\_\_\_ or through PERSONALLY KNOWN  
 (description of identity card or other document)) to be the person whose name is subscribed to the  
 foregoing instrument and acknowledged to me that he executed the same for the purposes and  
 consideration therein expressed.

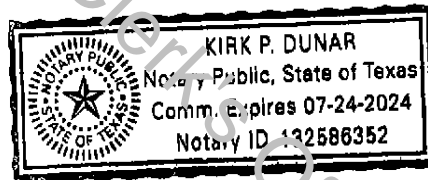
Given under my hand and seal of office this DEC 15 2022 day of \_\_\_\_\_, A.D., \_\_\_\_\_.

  
 Signature of Officer

NOTARY PUBLIC

Title of Officer:

My Commission expires : 24 JUL 2024



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## Exhibit "A"

Loan Number: 763235862

Property Address: 13957 S HOXIE AVENUE, BURNHAM, IL 60633

**Legal Description:**

ALL THAT PARCEL OF LAND IN VILLAGE OF BURNHAM, COOK COUNTY, STATE OF ILLINOIS, AS MORE FULLY DESCRIBED IN DEED DOC# 96829397, ID# 29-01-208-014, BEING KNOWN AND DESIGNATED AS LOT 24, BLOCK 2, SECTION IN, G. FRANK CROISSANT'S RIVERSIDE DRIVE ADDITION, A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 1, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office



\* 7 6 0 3 2 3 5 8 6 2 \*  
1101 12338 08/18 Exhibit A Legal Description Attachment



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