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Doc#. 2311506070 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 04/25/2023 01:56 PM Pg: 1 of 4

AFTER RECORDING RETURN TO:

Prepared By: Nancy Wheeler

Citizens Bank N.A.

10561 Telegraph Road

VAM445

Glen Allen, VA 23059

[Space Above This Line for Recording Data]

Loan Number 0020915039

October 7, 2021

Parcel ID: 19-07-305-074-0000

ASSUMPTION AGREEMENT

This AGREEMENT, made as of October 7, 2021, by Claudia Navarrete, (the "Assuming Borrower/s") and Citizens Bank N.A. FKS RBS Citizens N.A. (the "Lender") provides:

RECITALS

1. The Lender is the owner and holder of a certain promissory Note dated May 8, 2008 made by Claudia Navarrete and Mario A Herrera in the original principal amount of \$265,500.00 the ("Note").
2. Said Note is secured by the lien of a certain Mortgage made by Claudia Navarrete and Mario A Herrera, husband and wife to Citizens Bank N.A. FKS RBS Citizens N.A. dated May 8, 2008 and recorded on June 3, 2008 Document# 0815504127 in Cook County, NH securing that certain real estate property known as: 5107 S New England Avenue, Chicago, Illinois 60638 described with particularity in said Mortgage legal description (the "Property").
3. Claudia Navarrete and Mario A Herrera divorced on July 22, 2018; Claudia Navarrete now an unmarried person was awarded all rights, title and interest of said property.
4. Claudia Navarrete wishes to assume the rights and to keep all promises and obligations contained in the Note and the Mortgage executed by the original borrowers with the consent of the Lender.

Now, THEREFORE, it is agreed as follows:

1. The Assuming Borrower agrees to pay and assume any and all rights and obligations of the Original Borrowers in accordance with the terms of said Note, which has an unpaid principal balance of \$186,164.75 as of this date.
2. The Lender hereby consents to the assumption of Original Borrower's obligations under the Note and the Mortgage in accordance with the terms of this Agreement and In Witness Whereof these signatures as of the day and date above.

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Loan Number 0020915039

October 7, 2021

Parcel ID: 19-07-305-074-0000.

BY SIGNING BELOW, The Assuming Borrower(s) accepts and agrees to the terms and covenants contained in the original Security Instrument, and in any Rider executed by the Original Borrower and recorded with it.

Assuming Borrower

CNT

Claudia Navarrete

Martha Navarrete
Witness Signature

Felipe B Navarrete
Witness Signature

Martha Navarrete
Witness Printed Full Name

Felipe B Navarrete
Witness Printed Full Name

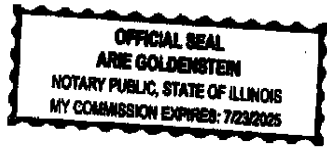
Reminder: the witnesses above may not be the same person notarizing the document.

State of ILLINOIS
City/County of COOK

The foregoing instrument was acknowledged before me by *CLAUDIA NAVARRETE, MARTHA NAVARRETE, FELIPE NAVARRETE* known to me (or satisfactorily proven) to be the person(s) whose names is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes herein contained this 25 day of OCTOBER, 2021

IN WITNESS WHEREOFF, I hereunto set my hand and official seal.

My commission expires: 7/23/2025 *Arie Goldenstein*
Notary:



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Loan Number 0020915039

October 7, 2021

Parcel ID: 19-07-305-074-0000

Lender:
Citizens Bank N.A. FKS RBS Citizens N.A.


Witness: Nancy Wheeler


By: Mary W Scott, Vice President
Citizens Bank, N.A.

Commonwealth of Virginia
County of Henrico

The foregoing instrument was acknowledged before me by Mary W. Scott, known to me (or satisfactorily proven) to be the person(s) whose names is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes herein contained this 4th day of August, 2022

IN WITNESS WHEREOFF, I hereunto set my hand and official seal.

My commission expires: 8/31/2025


Notary:



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EXHIBIT A

All that certain piece, parcel or lot of land situate or lying in the City of Chicago, County of Cook, and the State of Illinois described as follows:

Lot 44 (except the South 5 feet) and the South 10 feet of Lot 45 in Block 21 in Frederick H. Bartlett's Third Addition to Bartlett Highlands, being a Subdivision in the Southwest Quarter of Section 7, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 5107 S. New England Avenue, Chicago, Illinois 60638

Being the same property conveyed from John Wlosek and Wanda Wlosek to Claudia Navarrete and Mario A. Herrera by deed recorded September 18, 2006 in Inst # 0626135108 in the registrar's office of Cook County.

Parcel ID #: 19-07-305-074-0000 Block: Lot:

Property of Cook County Clerk's Office