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Doc#: 2327241039 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 09/29/2023 09:51 AM Pg: 1 of 4

AFTER RECORDING RETURN TO:

Prepared By: Jo Ellen Alevy
Citizens Bank, N.A.
10561 Telegraph Road
VAM445
Glen Allen, VA 23059-9000

[Space Above This Line for Recording Data]

July 25, 2023

Loan Number: 0022842264

ASSUMPTION AGREEMENT

This AGREEMENT, made as of July 25, 2023, by Florence M Rhyne (the "Assuming Borrower") and Citizens Bank, N.A F/K/A RBS Citizens, N.A. (the "Lender")

RECITALS

1. Citizens Bank, N.A. (the "Lender") is the owner and holder of a certain Promissory Note dated October 5, 2010, made by Calvin Rhyne (Original Borrower) in the original principal amount of \$92,000.00 (the "Note").
2. Said Agreement is secured by the lien of a certain Mortgage made by Calvin Rhyne and Florence M Rhyne, Husband and Wife and Karen D Rhyne, Married Female to Citizens Bank, N.A F/K/A RBS Citizens, N.A. dated October 5, 2010, and recorded on October 20, 2010, in the official records of the Cook County Recorder of Deeds Office located in the state of Illinois as Doc#: 1029304067 securing that certain real estate property known as: 330 Buckthorn Avenue, Hillside, Illinois 60162 and described with particularity in said Mortgage as: SEE EXHIBIT A ATTACHED HERETO AND BY REFERENCE MADE A PART HEREOF (the "Property")
3. Calvin Rhyne passed away on December 23, 2012, (Deceased Borrower) and Florence M Rhyne became the Successor in Interest of said property
4. Florence M Rhyne wishes to assume the obligations of the Note and the Mortgage 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 obligations of the Original Borrower in accordance with the terms of said Note and Mortgage, which have a modified principal balance of \$73,216.91
2. The Lender hereby consents to the assumption of the Original Borrowers 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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July 25, 2023

Loan Number: 0022842264

Assuming Borrower(s)

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

Florence M Rhyne
Florence M Rhyne

[Signature]
Witness Signature

Agree Rico
Witness Printed Full Name

[Signature]
Witness Signature

Aldo Guzman
Witness Printed Full Name

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

State of IL,

City/County of Cook,

The foregoing instrument was acknowledged before me by Florence Rhyne 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 7 day of September 2023

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

My commission expires: May 31 2027

[Signature]
Notary:



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July 25, 2023

Loan Number: 0022842264

Lender:
Citizens Bank, N.A. F/K/A RBS Citizens, N.A.

Andy Griffin
Witness Signature
Candy Griffin
Witness Printed Name

By: Denielle Ingram
Signature: [Signature]
Title: AVP
Authorized Signer

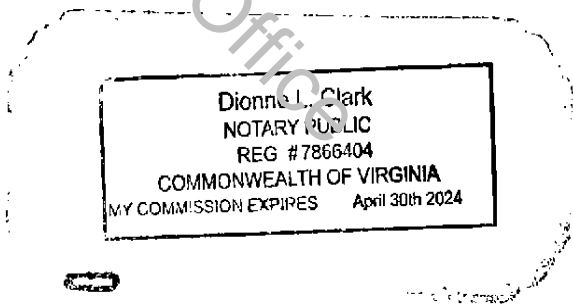
Commonwealth of Virginia

County of Henrico

The foregoing instrument was acknowledged before me by Denielle Ingram AVP 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 22 day of 9 2023

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

My commission expires: 4/30/2024
[Signature]
Notary:



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EXHIBIT A

The following described real estate, situated in COOK County, Illinois, to wit:

LOT FOUR (4) IN BLOCK NINE (9) IN HILLSIDE MANOR UNIT NO. 2 BEING A SUBDIVISION IN THE NORTH ONE HALF OF THE NORTH WEST ONE QUARTER OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Property Address: 330 Buckthorn Lane, Hillside, IL.

For title reference see deed from LaSalle National Trust, N.A., as Successor Trustee under the provisions of a Deed or Deeds in Trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated the 17th day of February 1982, and known as Trust Number 24-6203-00 recorded August 22, 1990 in Instrument 90409712

Parcel: 15-17-158-022-0000

Cook County Clerk's Office