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KAREN A. YARBROUGH
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After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

Prepared By:
RUTH RUHL, P.C.
12700 Park Central Drive, Suite 850
Dallas, Texas 75251, and Co-Counsel
Lee Scott Perres, PC
29 North Wacker Drive, Suite 1010
Chicago, Illinois 60606

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CitiMortgage, Inc.
Loan No.: 4835250137

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 5th day of January, 2024, between TARNISHA SMITH, INDIVIDUAL, whose address is 3642 W 125TH ST, ALSIP, Illinois 60803 ("Borrower/Grantor") and CitiMortgage, Inc., whose address is 425 Phillips Blvd, Ewing, New Jersey 08618

("Lender/Grantee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, in the original loan amount of U.S. \$ 123,190.00 and dated December 20th, 2013, recorded January 17th, 2014, and recorded in Book/Liber N/A, Page N/A, Instrument No. 1401704090, of the Official Records of COOK County, Illinois, and further assigned to Lender and recorded on N/A, in Book N/A, Page N/A, Instrument No. N/A

(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 3642 W 125TH ST, ALSIP, Illinois 60803

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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 February 1st, 2024, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 118,945.43, 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 3.500 %, from February 1st, 2024. Borrower promises to make monthly payments of principal and interest of U.S. \$ 460.78, beginning on the 1st day of March, 2024, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on February 1st, 2064, Borrower still owes amounts under this modification agreement, Borrower will pay these amounts in full on that date, which is called the ("New Maturity Date"). The Borrower will make such payments at:

CitiMortgage Inc.
425 Phillips Blvd.
Ewing, NJ 08618

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, the 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 specified date 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

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(b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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 on 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.

(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.

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Loan No.: 4835250137

Date

1/24/2024

TARNISHA SMITH

Tarnisha Smith

(Seal)

-Borrower

Date

(Seal)

-Borrower

Date

(Seal)

-Borrower

Date

(Seal)

-Borrower

BORROWER ACKNOWLEDGMENT

State of

ILLINOIS

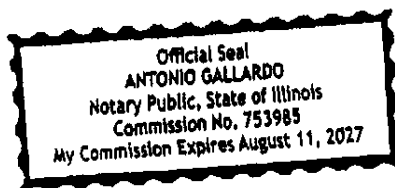
County of

Cook

On this 29 day of January, 2024, before me,

Antonio Gallardo [name of notary], a Notary Public in and for said state, personally appeared TARNISHA SMITH [name of person acknowledged], known to me to be the person who executed the within instrument, and acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)



Type or Print Name of Notary

Notary Public, State of

ILLINOIS

My Commission Expires:

8/11/2027

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Loan No.: 4835250137

CitiMortgage, Inc.

-Lender

2-2-2024

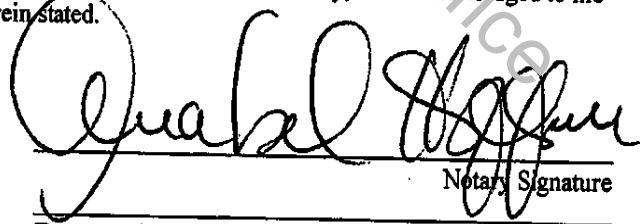
-Date

By: Printed Name: Matthew FerragameIts: Vice President Document Execution

LENDER ACKNOWLEDGMENT

State of New Jersey
County of Monmouth§
§
§On this 2 day of February, 2024, before me,
appeared Anabel Hoffman [name of notary], a Notary Public in and for said state, personally
[name of officer or agent, title of officer or agent] of Vice President Document Execution
CitiMortgage, Inc.known to me to be the person who executed the within instrument on behalf of said entity, and acknowledged to me
that he/she/they executed the same for the purpose therein stated.

(Seal)

ANABEL HOFFMAN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires May 7, 2024
ID# 50104268
Notary Signature

Type or Print Name of Notary

ANABEL HOFFMAN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires May 7, 2024
ID# 50104268

My Commission Expires: _____

ACKNOWLEDGMENT (ILLINOIS)

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EXHIBIT "A"

UNIT 3642 IN DEER PARK II CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: CERTAIN LOTS IN DEER PARK SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 26, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER AS DOCUMENT 04045704 AS MAY BE AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PERMANENT INDEX #'S: 24-26-311-019-1096 VOL. 0247

PROPERTY ADDRESS: 3642 WEST 125TH STREET, UNIT 3642, ALSIP, ILLINOIS 60803