

# UNOFFICIAL COPY



Prepared by: Lee Perres  
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Doc# 2415807006 Fee \$88.00  
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DATE: 6/6/2024 10:22 AM  
PAGE: 1 OF 3

Mail To:  
Credit Union 1  
Attn: Estrella Garcia, Real Est. Dept.  
450 E. 22<sup>nd</sup> Street  
Suite 250  
Lombard, IL 60148

## MORTGAGE CORRECTION AGREEMENT

This agreement is made this 30 day of May, 2024 by and between **Freddie L Terry**, a married man (Borrower) **Juane R Terry**, spouse of the Borrower, and **Credit Union 1**, an Illinois state chartered credit union (Lender), collectively known as the Parties, and for good and valuable consideration in hand paid the receipt and sufficiency of which is acknowledged by the Parties, the Parties agree as follows:

1. Borrower and his spouse executed a Note and Mortgage in favor of the Lender on June 16, 2022. The Mortgage was recorded on June 22, 2022, as document number 2217349250 in the office of the Cook County Clerk.
2. The Mortgage encumbered the property known as 5427 W. Ohio Street, Chicago, IL 60644-1516 with a Property index number (PIN) of 16-09-115-015-0000 and a legal description for "lots 18".
3. The Mortgage contained an error in the address, PIN and legal description in that it left out the address 5425 W. Ohio Street, Chicago, IL 60644-1516, the PIN 16-09-115-016-000 and Lot 19 from the legal description.
4. The correct address of the property is 5425-5427 W. Ohio St., Chicago, IL 60644-1516. The correct PIN is 16-09-115-015-0000 and 16-09-115-016-0000 and the correct legal description is as noted in the attached Legal Description Rider and contains both lot 18 and 19.
5. The error in the address, PIN and legal description of the property is a mutual mistake of fact and was an inadvertent error.
6. It was always the intention of the Parties for the Mortgage to encumber the entirety of the property, namely 5425-5427 W. Ohio St., Chicago, IL 60644-1516. The correct PIN is 16-09-115-015-0000 and 16-09-115-016-0000 and lots 18 and 19 with the correct legal description.
7. The Parties agree to execute this Mortgage Correction Agreement, to have this agreement recorded with the correct legal description and to re-record the original mortgage with this Agreement such that the correct description of the property will relate back to the date of the recording of the original mortgage.
8. The Parties expressly agree that this agreement may be executed in counterparts which when taken together and/or recorded together constitute one whole document.

Signatures Appear on the next page

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Executed by:

Freddie L. Terry  
Freddie L Terry, Borrower

Juanse R. Terry  
Juanse R. Terry, Spouse of the Borrower

State of Illinois  
County of DUPAGE

I, the under signed, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Freddie L. Terry, Borrower and Juanse R Terry, spouse of the Borrower, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument, as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal this 30<sup>th</sup> day of MAY 2024

Credit Union 1, an Illinois state chartered credit union

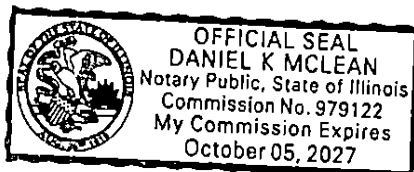
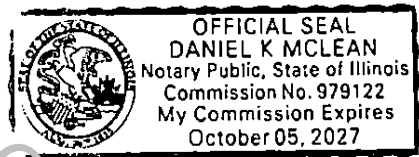
BY: Paul Fichter, Chief Legal Officer

State of Illinois  
County of DUPAGE

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that, Paul Fichter, its Chief Legal Officer, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she signed, sealed and delivered the said instrument, as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal this 30<sup>th</sup> day of MAY 2024

Daniel K. McLean  
Notary Public



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## LEGAL DESCRIPTION RIDER

LOTS 18 and 19 IN BLOCK 2 IN WILSON AND ST. CLAIR'S SUBDIVISION OF BLOCK 3 OF BLOCK 5 WITH LOTS 4 AND 5 AND 6 IN BLOCK 6 IN MERRICK'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 13 IN COOK COUNTY, ILLINOIS.

Note: For informational purposes only, the land is known as :

5425-5427 W Ohio St  
Chicago, IL 60644-1516

Property of Cook County Clerk's Office