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Cook County Recorder 43.50

Return Recorded Document To:

HomeSide Lending, Inc.
7301 Baymeadows Way
Jacksonville, FL 32256
Loan #1-642779-2
FHA #131-8484830-729



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LOAN MODIFICATION AGREEMENT

For Fixed Rate Note

This Loan Modification Agreement ("Agreement"), made this 7TH day of February 2002 between TRUMEL, BE MARRIED TO PATRICIA WILSON ("Borrower") and HOMESIDE LENDING, INC., and amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated NOVEMBER 22, 1996, recorded DECEMBER 5, 1996 In The Recorder's Office Of Cook County ILLINOIS AS DOCUMENT NUMBER 96-919621 in the original principal sum of \$103,150.00 and assigned to Homeside Lending recorded December 5, 1996 as DOCUMENT NUMBER 96-919622 (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real personal property described in the Security Instrument and defined therein as the "Property", located at 1434 MARENGO AVENUE FOREST PARK, ILLINOIS 60130 the real property described being set forth as follows:

LOT 31 AND THE NORTH 1/2 OF LOT 30 IN BLOCK 10 IN BRADISH AND MIZNER'S ADDITION TO RIVERSIDE. BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 24. TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

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. The unpaid principal balance of this mortgage prior to the execution of this Loan Modification Agreement was \$99,011.54. As of FEBRUARY 1, 2002, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$115,695.48 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 8.625% as defined in the Note, commencing FEBRUARY 1, 2002. Borrower promises to make monthly payments of principal and interest of U.S. \$884.97 commencing on MARCH 1, 2002 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on FEBRUARY 1, 2032 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
The Borrower will make such payments at 7301 Baymeadows Way, Jacksonville, FL 32256 or at such other place as the Lender may require.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

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

4. The 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 the Borrower is obligated to make under the Security Instrument.

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5. 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. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by the Agreement.

By: Trumell Lee
TRUMELL LEE - Borrower
Witness: Tasha Brown
Tasha Brown

By: Patricia Wilson
PATRICIA WILSON --Borrower
SIGNING SOLEY TO WAIVE HOMESTEAD RIGHTS
Witness: Tasha Brown
Tasha Brown

By: Wendy Knafelc
WENDY KNAFELC -Vice President-Lender
Witness: [Signature]

By: Victoria Grimm
VICTORIA GRIMM Assistant Secretary
Witness: [Signature]

(Space Below This Line for Acknowledgments)

**** NOTARY FOR BORROWER ****

STATE OF FL COUNTY OF COOK
On Feb 11, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared TRUMELL LEE AND PATRICIA WILSON personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is/are subscribed to be within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal



Susan G Almanza My Commission Expires: Sept. 8, 2004
Notary

****NOTARY FOR LENDER**

STATE OF FLORIDA COUNTY OF DUVAL

On February 20, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared WENDY KNAFELC AND VICTORIA GRIMM To me known to be the persons described in and who executed the foregoing instrument as Vice President, and Assistant Vice President, respectively, of HOMESIDE LENDING, INC., severally acknowledged to me that they executed the same as such officers in the name of and on behalf of said corporation.

WITNESS my hand and official seal.

Melissa A. Simpson My Commission Expires: November 5, 2005
Notary



Melissa A. Simpson
Commission # DD 070184
Expires Nov. 5, 2005
Bonded Thru
Atlantic Bonding Co., Inc.

This instrument was prepared by:
HomeSide Lending, Inc.
Sherri Aleksandrowicz
7301 Baymeadows Way
Jacksonville, Florida 32256

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