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Doc#: 0527617060 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/03/2005 12:42 PM Pg: 1 of 5

Property of Cook County Clerk's Office
-----(Space Above Line For Recording)-----

When Recorded Mail To:
Safeguard Properties, Inc
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131
ATTN: Mr. Eric Solowitch

This multi-state instrument was completed by:

Litton Loan Servicing LP
c/o Safeguard Properties, Inc., Agent,
Eric S. Solowitch, Title Director
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131

Litton Loan No. 8658544
Investor Loan No: 9500069894
Original Loan Amount: \$96,900.00

LOAN MODIFICATION OF MORTGAGE AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 5th day of July, 2005, between Beulah Mae Williams, Single, ("Borrower") and U.S. Bank National Association, as Trustee ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt ("the Security Instrument") dated October 17, 2002 and recorded as Document Number 0021270998 of the Official Records of Cook County, Illinois (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

**11432 SOUTH FOREST AVENUE
CHICAGO, ILLINOIS 60628**

(Property Address)

The real property described being set forth as follows:

See Legal Description Added Hereto and Made a Part Hereof By Reference

83 ✓
1-2

54
P5
MY
\$100K
\$ (SO)

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Parcel No.: 25-22-115-056

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 **May 17, 2005**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$113,118.06** 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 at the annual interest rate (which will change if applicable) and pay monthly payments of principal and interest in U.S. dollars ("P&I") in accordance with the following schedule.

INTEREST CHANGE DATE	INTEREST RATE	PAYMENT DUE DATE	MONTHLY P&I PAYMENT
<u>05/17/2005</u>	<u>7.500%</u> % %	<u>06/17/2005</u>	<u>\$816.85</u> \$ \$

MONTHLY PAYMENTS WILL REMAIN FIXED AT 7.500% FROM 06/17/2005 FOR THE REMAINING TERM OF THE LOAN.

If on **March 17, 2032** ("Maturity Date") the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date

The Borrower will make such payments at:

4828 Loop Central Drive
Houston, Texas 77081

or at such other places 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 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. This 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.

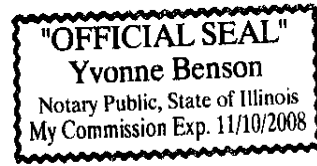
4. The Borrower also will comply with all other covenants, agreements and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified 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; and
 - (b) all terms and provisions of any adjustable rate rider 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 items and provisions as those referred to in (a) above.
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 this Agreement.

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8-1-05
Date

Beulah M Williams (Seal)
Beulah Mae Williams

STATE OF Illinois
COUNTY OF Cook



On 08-01-2005 before me Yvonne Benson
Date Notary
personally appeared **Beulah Mae Williams**



_____ Personally known to me

-OR-

Proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the 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.

Yvonne Benson
Signature of Notary Public

My Commission Expires: 11-10-2008

Document Preparation:
Fannie Mae Multi-state Instrument
Standard Loan Modification Agreement
Form 3179

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U.S. Bank National Association, Trustee,

Aug 5, 2005
Date

[Signature] (Seal)
Print Name: Randy Reynolds
Title: VP President
Litton Loan Servicing LP
Attorney-In-Fact

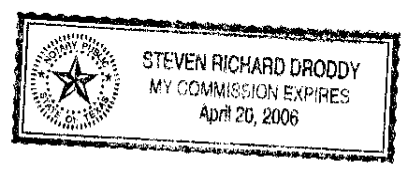
STATE OF Ill
COUNTY OF Franklin

On Aug 5, 2005 before me Steven Richard Droddy
Date Notary
personally appeared Randy Reynolds
Signature

2 Personally known to me

-OR-

Proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the 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 entity upon behalf of which the person(s) acted, executed the instrument.



[Signature]
Signature of Notary Public
My Commission Expires: 4/20/2006

After Recording Return To:
Safeguard Properties, Incorporated
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131
Attention: Mr. Eric S. Solowitch

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LEGAL DESCRIPTION

The following described Real Estate situated in the County of Cook, in the State of Illinois, to wit:

The South 7 1/2 feet of Lot 13, all of Lot 14 and the North 5 feet of Lot 15 in Block 3 in William C. Woods' 4th Palmer Park Addition, being a subdivision of Block 4 (except the West 473.62 feet thereof also excepting the North 125 feet of the East 100 feet of said Block) in Pullman Park Addition to Pullman in Sections 15 and 22, Township 37 North, Range 14 East of the Third Principal Meridian, according to the Plat thereof recorded as Document Number 2626130 in Book 92, Page 4 in Cook County, Illinois.

Subject to: covenants, conditions and restrictions of record.

Property of Cook County Clerk's Office