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Doc#: 0529955235 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/26/2005 03:32 PM Pg: 1 of 4

FHA Case No. 703 131-913543 6
8013503852

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this **SEPTEMBER 1, 2005**
between **JAMES NASH MARRIED TO CAROLYN NASH AND MICHELLE GRIFFIN, A SINGLE WOMEN,**
NOT AS TENANTS IN COMMON, BUT AS JOINT TENANTS WITH THE RIGHTS OF SURVIVORS

("Borrower"), whose address is
12244 SOUTH REXFORD
ALSIP, ILLINOIS 60658
and
WASHINGTON MUTUAL BANK, F.A.

WHEN RECORDED MAIL TO:
First American Title
P.O. Box 27670
Santa Ana, CA 92799
Attn: Recording Dept.
25810053

("Lender"), whose address is **7255 BAYMEADOWS WAY**
JACKSONVILLE, FLORIDA 32256
amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated
MARCH 31, 1998 and recorded in **Instrument No. 98-622437**
COOK COUNTY, ILLINOIS and (2) the Note, in
the original principal amount of U.S. \$ **213,900.00**, 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
12244 SOUTH REXFORD
ALSIP, ILLINOIS 60658

W.N. M.G. C.W.

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the real property described is located in **COOK** COUNTY, ILLINOIS
and being set forth as follows:

**LOTS 22 AND 23 IN BLOCK 4 IN ALSIP, A SUBDIVISION OF THE SOUTH 6.58 CHAINS
OF THE WEST 30.42 CHAINS OF THE NORTH WEST 1/4 AND THE NORTH 6.57 CHAINS OF
THE SOUTH 13.15 CHAINS OF THE WEST 33.33 CHAINS OF THE NORTH WEST 1/4 OF
SECTION 27, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, RECORDED AUGUST 10, 1891, BOOK 48 PAGE 45 AS DOCUMENT 1517839 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. As of **OCTOBER 1, 2005**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **223,292.46** consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

2. 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 **5.750%**, from **OCTOBER 1, 2005**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,475.96**, beginning on the first day of **NOVEMBER, 2005**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 01, 2028** (the "Maturity Date"), the Borrower still owes amounts under the Note and the 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
**WASHINGTON MUTUAL BANK, F.A.
P.O. BOX 3200
MILWAUKEE, WISCONSIN 53224**
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 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; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:

HUD Modification Agreement

FAND# HUDMOD-2 Rev. 04-16-03

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W. D. [Signature]

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(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

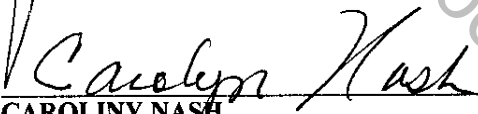
(b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.


6. 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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



JAMES NASH (Seal)
-Borrower




CAROLYN NASH (Seal)
-Borrower



MICHELLE GRIFFIN (Seal)
-Borrower

(Seal)
-Borrower

WASHINGTON MUTUAL BANK, F.A.



Name: MAMIE CLARK (Corporate Seal)
Its: VICE PRESIDENT -Lender

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[Space Below This Line For Acknowledgment]

BORROWER ACKNOWLEDGMENT

STATE OF IL COUNTY OF Cook

The foregoing instrument was acknowledged before me this 9-8-05 by
**JAMES NASH AND CAROLINY NASH AND
MICHELLE GRIFFIN**

Signature of Person Taking Acknowledgment

Margaret Cannon

Printed Name

Margaret Cannon

Title or Rank

Client Rep I

Serial Number, if any



LENDER ACKNOWLEDGMENT

STATE OF FLORIDA COUNTY OF Duval

The foregoing instrument was acknowledged before me this September 14, 2005 by
MAMIE CLARK the **VICE PRESIDENT**
of Washington Mutual

a _____, on behalf of said entity.

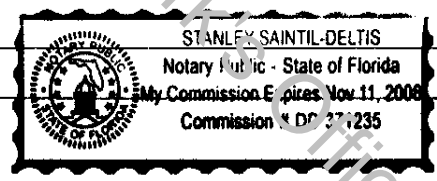
Signature of Person Taking Acknowledgment

Stanley Saintil-Deltis

Printed Name

Title or Rank

Serial Number, if any



HUD Modification Agreement
FAND# HUDMOD-4 Rev. 04-16-03

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**THIS DOCUMENT WAS PREPARED BY:
STANLEY SAINTIL-DELTIS
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FL 32256**