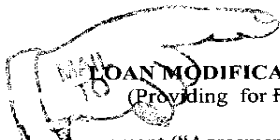




Doc#: 0532955096 Fee: \$50.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 11/25/2005 11:14 AM Pg: 1 of 3

IRWIN MORTGAGE CORPORATION LOAN #: 77568889MIN100013900775688892
THIS DOCUMENT WAS PREPARED BY: KRIS ZIMMER
AFTER RECORDING PLEASE RETURN TO: Irwin Mortgage Corporation
PO Box 6107
Indianapolis, IN 46206-6107



LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

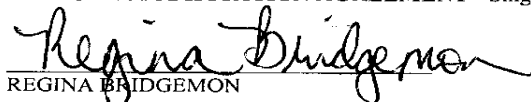
This Loan Modification Agreement ("Agreement"), made this 11th day of August, 2005 between Regina Bridgemon married woman sole & separate, ("Borrower"), and Mortgage Electronic Registration System, Inc. ("MERS"), solely as nominee for Irwin Mortgage Corporation f/k/a Inland Mortgage Corporation) amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated April 7, 2004, securing the original principal sum of U.S. \$140,000.00 and recorded Cook County June 17, 2004 0416901193 and (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 in the Security Instrument as the "Property", located at 3324 Montmartre Ave Hazel Crest, IL 60429 the real property described being set forth as follows:

SEE ATTACHED HERETO

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):

- As of August 11, 2005, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$152,300.13 consisting of the amount (s) loaned to Borrower by the Lender and any interest capitalized.
- 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 a yearly rate of 7.25% beginning August 1, 2005. The Borrower promises to make monthly payments of principal and interest of U.S. \$1051.79 beginning on the 1st day of September, 2005, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 1, 2034 (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 Irwin Mortgage Corporation or at such other place as the Lender may require.
- 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 the Security Instrument without further notice or demand on the Borrower.
- The Borrower will comply with all other covenants, agreements, and requirements of the Note and 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 obliged 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:
 - 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
 - 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.
- Nothing in the 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 in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

LOAN MODIFICATION AGREEMENT -Single Family- Fannie Mae Uniform Instrument Form 3179


REGINA BRIDGEMON

Handwritten initials: A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z

Handwritten notes: S-NO, P-3, S-1, M-Y, CE

UNOFFICIAL COPY

Space below this line for Acknowledgment

State of Illinois)
County of Cook)

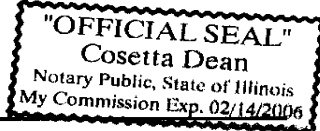
On August 17, 2005 before me, Cosetta Dean a Notary Public in and for said County and State, personally appeared Regina Bridgeman personally known to me (or proved to me on the basis of satisfactory evidence) to be the person (s) whose name (s) is/are subscribed to the within instrument and acknowledged 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.

Witness my hand and official seal.

Cosetta Dean
Signature

Commission Expires: February 14, 2006
County of residence: Cook

COSETTA DEAN
Name (typed or printed)



The space reserved below this line is for Mortgage Company Acknowledgment use only

Jana Tretter
Jana Tretter, V.P.

MERS (Mortgage Electronic Registration System, Inc.) (solely as nominee for Irwin Mortgage Corporation)

State of Indiana _____)
County of Marion _____)

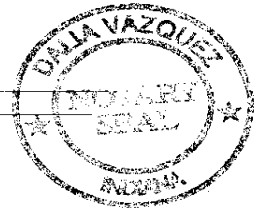
On Aug 19, 2005 before me, Dalia Vazquez, a Notary Public in and for said County and State, personally appeared Jana Tretter, the Vice President of MERS (Mortgage Electronic Registration System, Inc.) (solely as nominee for Irwin Mortgage Corporation) the party secured by the foregoing instrument, and made oath in due form of law that the consideration recited in said instrument is true and bona fide as therein set forth and made oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

Witness my hand and official seal.

Dalia Vazquez
Signature

My Commission Expires: 10/10/06
County of Residence: Marion

Dalia Vazquez
Name (typed or printed)



Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction

Property of Cook County Clerk's Office

UNOFFICIAL COPY

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN
THE COUNTY OF COOK, IN THE STATE OF ILLINOIS,
TO WIT:

LOT 49 IN CHATEAUX CAMPAGNE SUBDIVISION UNIT
NO. 5-1, BEING PART OF THE NORTH ONE-HALF OF
THE SOUTHEAST ONE QUARTER OF SECTION 35,
TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD
PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF
REGISTERED IN THE OFFICE OF THE REGISTRAR OF
TITLES OF COOK COUNTY, ILLINOIS, ON JUNE 25,
1970, AS DOCUMENT NUMBER 2509147 IN COOK
COUNTY, ILLINOIS.

Property of Cook County Clerk's Office