



Doc#: 0613155050 Fee: \$34.50  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 05/11/2006 10:34 AM Pg: 1 of 6

Prepared by: LaToya Jackson *MPG*  
After recording, return to:  
First American Title *2776604*  
Attention: Loss Mitigation Title Services  
P.O. Box 27670  
Santa Ana, CA 92799 7670

**MODIFICATION AGREEMENT**

This Modification and Extension Agreement ("Agreement") is made this 22nd day of February, 2006, between MidFirst Bank (hereinafter referred to as to "Lender"), and ANGELA K WAGNER (hereinafter referred to as "Borrower") and **Mortgage Electronics Registration Systems, Inc, as mortgagee of record solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026** (hereinafter referred to as "Mortgagee"), which Agreement modifies the Note and Mortgage between the parties as more specifically identified herein on property located at 14715 TRUMBULL AVE, MIDLOTHIAN, IL 60445-3622 and further described in Exhibit "A" and referred to herein as the "Property"..

**WITNESSETH:**

WHEREAS the Borrower is now indebted to the Lender in the sum of Ninety Eight Thousand One Hundred Seventy Nine Dollars and Seventy Seven Cents (\$98,179.77) (hereinafter referred to as the "New Principal Amount"), consisting of unpaid principal in the amount of Ninety Thousand Six Hundred Ninety Two Dollars and One Cent (\$90,692.01), Interest from July 01, 2005 to March 01, 2006, in the amount of Five Thousand Two Hundred Ninety Dollars and Forty Cents (\$5,290.40) and Escrow Advanced by Lender in the amount of Two Thousand One Hundred Ninety Seven Dollars and Thirty Six Cents (\$2,197.36), payment of which is secured by a Note

*(3)*  
*67*

# UNOFFICIAL COPY

and Mortgage<sup>\*</sup> owned and held by the Lender, dated November 17, 2000 and recorded in the office of the Recorder of Deeds in COOK County in the State of Illinois on November 21, 2000, as Document No 00914718; and \* 94,350.00 ORIGINAL

WHEREAS the parties mutually agree to modify the terms of payment of said indebtedness by changing the amount of the monthly mortgage payment and the term of the mortgage and by amortizing past-due interest from July 01, 2005 to March 01, 2006.

NOW, THEREFORE, in consideration of the covenants hereinafter contained, it is mutually agreed as follows:

The Borrower shall pay the New Principal Amount with interest at the rate of 8.750% per annum on the unpaid principal balance in monthly installments of approximately One Thousand Fifty One Dollars and Twenty Three Cents (\$1,051.23) consisting of Principal/Interest in the amount of Eight Hundred Nine Dollars and Forty Five Cents (\$809.45) and current escrow in the amount of Two Hundred Forty One Dollars and Seventy Eight Cents (\$241.78). The first monthly mortgage payment pursuant to this Agreement shall be due on April 01, 2006, with each monthly payment due on the first day of each month thereafter until the New Principal Amount, with interest thereon, is paid in full, except that the final payment of the New Principal Amount, in interest and escrow shall be due and payable on December 01, 2030, unless paid in full prior to said date.

The subject mortgage shall remain as a first lien upon the premises. The subject note and the security instrument securing same shall not in any way be prejudiced by this Agreement. However, the subject note and security instrument and all the covenants and agreements contained therein and the rights of the parties thereunder shall remain in full force and effect except as expressly modified herein.

The Lender shall retain the legal right to foreclose upon the original mortgage pursuant to the terms of said mortgage if the Borrower shall again default on the subject loan.

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IN WITNESS WHEREOF, the parties have signed, sealed, and delivered this Agreement on the date first above written.

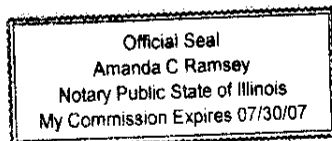
BORROWER:

Angela K. Wagner  
ANGELA K WAGNER

State of Illinois  
County of COOK

On this 17<sup>th</sup> day of March, 2016 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared ANGELA K WAGNER, to me known to be the same person(s) described in and who executed the foregoing instrument, and acknowledged that he/she voluntarily executed the same as his/her free act and deed.

WITNESS my hand and Notarial Seal at office the day and year first above written.



Amanda C Ramsey  
Notary Public

Commission expires: \_\_\_\_\_

# UNOFFICIAL COPY

LENDER:




Kevin Osuna – Vice President

State of Oklahoma

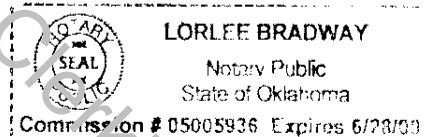
County of Oklahoma

On this 9<sup>th</sup> day of March, 2009 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Kevin Osuna, Vice President, to me known to be the same person described in and who executed the foregoing instrument, and acknowledged that he voluntarily executed the same as a free act and deed.

WITNESS my hand and Notarial Seal at office the day and year first above written.

  
Notary Public

Commission expires: 6/28/09



PROPERTY OF COOK COUNTY CLERK'S OFFICE

# UNOFFICIAL COPY

MORTGAGEE:

*Kevin Osuna*

Kevin Osuna - Vice President

State of Oklahoma

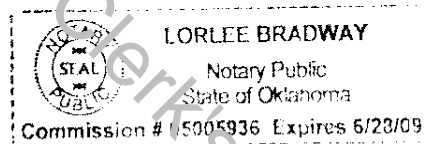
County of Oklahoma

On this 27<sup>th</sup> day of March, 2009 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Kevin Osuna, Vice President, to me known to be the same person described in and who executed the foregoing instrument, and acknowledged that he voluntarily executed the same as a free act and deed.

WITNESS my hand and Notarial Seal at office the day and year first above written.

*Lorlee Bradley*  
Notary Public

Commission expires: 6/23/09



Property of Cook County Clerk's Office

# UNOFFICIAL COPY

## EXHIBIT A

LOT 13 AND THE NORTH 1/2 OF LOT 14 IN BLOCK 3 IN MARKHAM MIDLOTHIAN ADDITION, BEING A SUBDIVISION OF THE NORTHWEST 1/4 (EXCEPT THE WEST 5 ACRES OF THE NORTH 1/2 THEREOF) OF THE SOUTHEAST 1/4, AND OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4, OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

C/k/a 14715 TRUMBULL AVE, MIDLOTHIAN, IL 60445-3622

Tax Id No. 28714030390000

Property of Cook County Clerk's Office