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0623017032

Doc#: 0623017032 Fee: \$34.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/18/2006 09:54 AM Pg: 1 of 6

LOAN MODIFICATION AGREEMENT

RECORDING REQUESTED BY
ABN AMRO MORTGAGE

WHEN RECORDED MAIL TO:

FIRST AMERICAN TITLE CO.
Loss Mitigation Title Services - LMTS.
P. O. BOX 27670
SANTA ANA, CA 92799-7670
Attention: JOANNE

ORDER NUMBER: 2833319

STATE IL
COUNTY COOK



LENDERS ADVANTAGE

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(ADDITIONAL RECORDING FEE APPLIES)

S-4
P-6
M-4
H-4

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Loan # 0001263454

**LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 24th day of June, 2006, between PAUL NAUJOKAS a unmarried man ("Borrower") whose address is 4235 S RICHMOND ST, CHICAGO, IL 60632 and ABN AMRO Mortgage Group, Inc ("Lender") 2600 W. Big Beaver Road, Troy, MI 48084, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated MARCH 15, 1999 in the amount of \$102,586.00 and recorded in INSTRUMENT #99261146 of the Records of COOK County 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 therein as the "Property", located at 4235 S RICHMOND ST, CHICAGO, IL 60632 the real property described being set forth as follows:

WHEN RECORDED MAIL TO:

First American Title *MPG*
P.O. Box 27670 *2833319*
Santa Ana, CA 92799
Attn: Recording Dept.

SEE EXHIBIT "A" **LEGAL DESCRIPTION**

*This property is or will be improved by a single family dwelling.

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 JUNE 1, 2006 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$109,651.51, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date. The existing principal balance prior to modification was \$95,894.83
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 6.0 %, from JUNE 1, 2006. The Borrower promises to make monthly payments of principal and interest of U.S. \$735.89, beginning on the 1st day of JULY, 2006, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on APRIL 1, 2029 (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.

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The Borrower will make payments at ABN AMRO Mortgage Group, Inc 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; 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, of 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. 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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IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the day and year first above written.

Christopher P. Olive
First Witness Signature

Paul Naujokas
PAUL NAUJOKAS (Borrower)

Christopher P. Olive
(First Witness Please Print Name)

Pawel Anolajczyk
Second Witness Signature

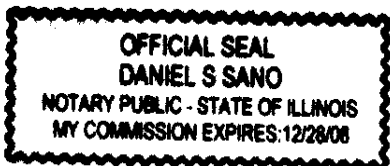
(Borrower)

Paweł Anolajczyk
(Second Witness Please Print Name)

STATE OF ILLINOIS)
COUNTY OF COOK) SS

On this the 21st day of June, 2006, before me DAN SANO A NOTARY PUBLIC, the undersigned officer, personally appeared Paul Naujokas, known to me (or satisfactorily proven) to be the person(s) whose name is subscribed to the within instrument, and acknowledged that (she) (he) executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seals.



Dan Sano
Notary Public DANIEL SANO

COOK County,

My Commission Expires: 12-28-2008
Acting in the county of: _____

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*****SPACE BELOW THIS LINE FOR LENDER USE ONLY *****
ABN AMRO MORTGAGE GROUP, INC

Donna DeMaria
Witness DONNA DEMARIA

By: [Signature]
SUSAN STREET

Rochelle Manson
Witness ROCHELLE MANSOR

ITS: _____ OFFICER

STATE OF MICHIGAN)
) SS
COUNTY OF OAKLAND)

On this 19th day of July 2006, before me, MICHAEL F BIESBROUCK, a notary public in and for said State, personally appeared SUSAN STREET, an OFFICER of ABN AMRO MORTGAGE GROUP, INC, on behalf of the lender, known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that (s)he executed the same.

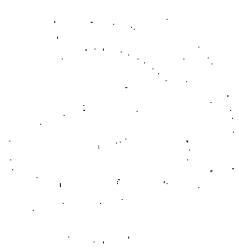
Prepared by: *****Donna DeMaria*****

[Signature]
MICHAEL F BIESBROUCK Notary Public

ABN AMRO Mortgage Group, Inc
320 East Big Beaver Road
Troy, Michigan 48083

Acting in the County of Oakland, Michigan

My Commission Expires _____



MICHAEL F. BIESBROUCK
Notary Public - Michigan
Macomb County acting in Oakland County
My Commission Expires Mar. 5, 2008

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D. THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF ILLINOIS, COUNTY OF COOK, CITY OF CHICAGO, AND DESCRIBED AS FOLLOWS:

LOT 14 AND THE NORTH 1/2 OF LOT 15 IN BLOCK 5 IN MCBRIDE, SPENCER AND UNDERWOOD'S SUBDIVISION OF THAT PART SOUTH OF ARCHER ROAD OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

APN: 19-01-130-013-0000

Property of Cook County Clerk's Office

LIMITATION OF LIABILITY

THIS REPORT CONTAINS INFORMATION OBTAINED FROM PUBLIC RECORDS IN THE COUNTY WHERE THE LAND IS LOCATED WHICH GIVES NOTICE OF MATTERS RELATING TO SAID LAND. EASEMENTS, RIGHTS OF WAY AND CC&R'S ARE NOT REPORTED. THIS REPORT IS NOT INTENDED TO BE, NOR SHOULD IT BE RELIED UPON AS A LEGAL OPINION OF TITLE OR ANY FORM OF TITLE INSURANCE. AS A PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, THE RECIPIENT AGREES THAT FIRST AMERICAN NATIONWIDE TITLE SERVICES' SOLE LIABILITY FOR ANY LOSS OR DAMAGE ARISING BY REASON OF ANY ERROR OR OMISSION CONTAINED HEREIN SHALL BE LIMITED BY THIS PARAGRAPH.