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0815404162

When recorded mail to: *MPC*
First American Title Lenders Advantage
Loss Mitigation Title Services- LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44115 *3899665*
Attn: National Recordings 1120

Doc#: 0815404162 Fee: \$44.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/02/2008 02:06 PM Pg: 1 of 5

FHA Case No. 131-9698295
8491802255

LOAN MODIFICATION AGREEMENT

Original Recorded Date: APRIL 16, 1999

This Loan Modification Agreement ("Agreement"), made this **DECEMBER 15, 2007**
between **ANGELA D. FREEMAN**

FREEMAN
37490180 IL
FIRST AMERICAN ELS
MODIFICATION AGREEMENT

("Borrower"), whose address is
**11618 SOUTH CAMPBELL
CHICAGO, ILLINOIS 60655**
and
WASHINGTON MUTUAL BANK

("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
FEBRUARY 25, 1999 and recorded in **Instrument No. 99367606**
COOK COUNTY, **ILLINOIS**, and (2) the Note, in
the original principal amount of U.S. \$ **122,711.00**, 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
**11618 SOUTH CAMPBELL
CHICAGO, ILLINOIS 60655**

APN: 24-24-408-023-0000

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the real property described is located in **COOK COUNTY**, **ILLINOIS**,
and being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

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 **JANUARY 1, 2008**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **156,758.38** 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 **7.000 %**, from **JANUARY 1, 2008**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,184.85**, beginning on the first day of **FEBRUARY, 2008**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 01, 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.

The Borrower will make such payments at
WASHINGTON MUTUAL BANK
P.O. BOX 41275
JACKSONVILLE, FLORIDA 32203

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. 10-20-06

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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.

Angela D. Freeman
ANGELA D. FREEMAN

12/27/07
-Borrower

-Borrower

-Borrower

-Borrower

WASHINGTON MUTUAL BANK

Julie A. Mathis
Name: Julie A. Mathis
Its: ASSISTANT VICE PRESIDENT

-Lender

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[Space Below This Line For Acknowledgment]

BORROWER ACKNOWLEDGMENT

STATE OF Illinois COUNTY OF Cook

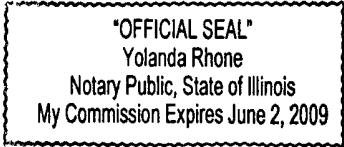
The foregoing instrument was acknowledged before me this 12/27/07 by ANGELA D. FREEMAN

Signature of Person Taking Acknowledgment Yolanda Rhone

Printed Name Yolanda Rhone

Title or Rank SSA

Serial Number, if any _____



LENDER ACKNOWLEDGMENT

STATE OF Florida COUNTY OF Duval

The foregoing instrument was acknowledged before me this 7th day of Jan, 08 by Julie A. Mathis, the **ASSISTANT VICE PRESIDENT** of Washington Mutual Bank

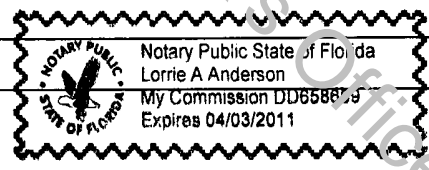
a _____, on behalf of said entity,

Signature of Person Taking Acknowledgment Lorrie A. Anderson

Printed Name LORRIE A. ANDERSON

Title or Rank _____

Serial Number, if any _____



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

THIS DOCUMENT WAS PREPARED BY:
JOSEPH ONKST
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FL 32256
17691

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D. LEGAL DESCRIPTION:

LOT 6 IN BLOCK 11 OF HAROLD J. MCELHINNY'S FIRST ADDITION TO SOUTHTOWN, A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13, LYING EAST OF THE BALTIMORE AND OHIO, CHICAGO TERMINAL TRANSFER COMPANY, IN COOK COUNTY, ILLINOIS.

OUT OF CHICAGO

Property of Cook County Clerk's Office