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Doc#: 0832422030 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/19/2008 01:22 PM Pg: 1 of 3

Recording Requested By & When
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1820 E. 1st Street #300
Santa Ana CA 92705



Created by:
ResMAE Mortgage Corporation
Prepared by: Lynette Travis
7101 College Blvd Ste 1400
Overland Park, KS 66210

When Recorded Return to:
ResMAE Mortgage Corporation
7101 College Blvd Ste 1400
Overland Park, KS 66210

3422839077

Tax I.D. # 13-17-218-010

1002688454

LOAN MODIFICATION WORKOUT AGREEMENT

This Loan Modification/Workout Agreement ("Modification") is effective 4-29-08, by and between Mortgage Electronic Registration System, Inc., P.O. Box 2026, Flint MI 48501-2026, as nominee for ResMAE Mortgage Corporation designated as the BENEFICIARY, and MANUEL DUTERTE AND EMMA DUMALAGAN (the "Borrower"), and is a summary of the LOAN MODIFICATION AGREEMENT executed by the parties this date. This amends and supplements (1) the Note (the "Note") made by the Borrower, dated March 2, 2007 in the original principal sum of U.S. \$291,600.00 and (2) the Mortgage or Deed of Trust (the "Security Instrument"), recorded on March 28, 2007 as Instrument Number 0708711107 in Cook County, Illinois. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real (and personal property, if any) described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at 4543 W Mason, Chicago IL 60630. That real property is also described as follows:

SEE ATTACHED LEGAL DESCRIPTION.

The Borrower promises to pay the Unpaid Principal Balance of \$300,920.93, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.625%, beginning June 1, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,017.52, beginning on the 1st day of July 2008, and continuing thereafter on the same day of each succeeding month. If on April 1, 2037 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at P.O. Box 7149, Pasadena, CA 91109-7149 or at such other place as the Lender may require.

PREVIOUS DISCHARGE IN BANKRUPTCY In the event that the underlying debt has been discharged as a result of a prior bankruptcy proceeding, ResMAE Mortgage Corporation hereby acknowledges that it is not assessing personal liability for the debt to the borrower(s) and that its recourse in collection matters shall be limited to the collateral described in the security instrument.

Handwritten initials/signature

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4-29-08
Date

Manuel Duterte
MANUEL DUTERTE -Borrower

4-29-08
Date

Emma Dumalagan
EMMA DUMALAGAN -Borrower

5/5/08
Date

Ronda Schrader
RONDA SCHRADER, VICE PRESIDENT -Lender
By: RESMAE MORTGAGE CORPORATION

Suzan Armas
Witness for Borrower

Felicita Torres
Witness for Borrower

STATE OF ILLINOIS, County ss:
On this 29 day of April 2008, before me, a Notary Public for the State of ILLINOIS, personally appeared MANUEL DUTERTE AND EMMA DUMALAGAN known to me to be the person(s) whose name(s) subscribed to the foregoing instrument and acknowledged to me that they executed the same.

My Appointment expires:



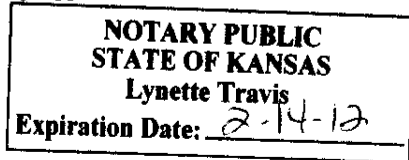
Daisy Raices
Notary Public for ILLINOIS
Residing at Lawrence Station No. 7 Currency Exchange, Inc. County, ILLINOIS

Lashonda Bair
Witness for Lender

Mary Ward
Witness for Lender

STATE OF KANSAS, Johnson County ss:
On this 5 day of May 2008, before me, a Notary Public for the State of Kansas, personally appeared RONDA SCHRADER, VICE PRESIDENT FOR RESMAE MORTGAGE CORPORATION known to me to be the person whose name subscribed to the foregoing instrument and acknowledged to me that she executed the same.

My Appointment expires:



Lynette Travis
Notary's Signature

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ALTA Commitment

Schedule A1

File No.: RTC55537

Property Address: 4543 N Mason,
Chicago IL 60630

Legal Description:

LOT 10 IN BLOCK 3 IN WALTER G. MCINTOSH'S WILSON AVENUE ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index No.: 13-17-218-010,

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