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Doc#: 0935615026 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/22/2009 11:33 AM Pg: 1 of 5

----- (Space Above Line For Recording) -----
When Recorded Mail To:
Safeguard Properties, Inc.
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131
ATTN: Mr. Eric Solowitch

This multi-state instrument was completed by:
Litton Loan Servicing LP
c/o Safeguard Properties, Inc., Agent,
Eric S. Solowitch, Title Director
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131

Litton Loan No. 40199747
Investor Loan No: 5000204717
Original Loan Amount: \$250,000.00

LOAN MODIFICATION OF MORTGAGE AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 4th day of November, 2008, between, Roberto Guido and Maria L. Gonzalez, Husband & Wife, and Vanessa Guido, Single, ("Borrower") and Mortgage Electronic Registration Systems, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt ("the Security Instrument") dated March 15, 2006 and recorded as Document Number 0609618024 of the Official Records of Cook County, Illinois (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

**1830 SOUTH HARVEY AVENUE
BERWYN, ILLINOIS 60402
(Property Address)**

The real property described being set forth as follows:

LEGAL DESCRIPTION ADDENDED AND MADE A PART HEREOF BY REFERENCE

Parcel No.: 16-20-310-025-0000

SP5
M-002
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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 **December 1, 2008**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$277,971.66** consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
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 at the annual interest rate (which will change if applicable) and pay monthly payments of principal and interest in U.S. dollars ("P&I") in accordance with the following schedule.

| INTEREST CHANGE DATE | INTEREST RATE | PAYMENT DUE DATE | MONTHLY P&I PAYMENT |
|----------------------|---------------|-------------------|---------------------|
| 12/01/2008 | 6.440% | 01/01/2009 | \$1,803.50 |

MONTHLY PAYMENTS WILL REMAIN FIXED AT **6.440%** FROM **01/01/2009** FOR THE REMAINING TERM OF THE LOAN.

If on **April 1, 2036** ("Maturity Date"), the Borrower still owes amounts under the Note and 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:

4828 Loop Central Drive
Houston, Texas 77081

or at such other places 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 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. This 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 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 items 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. All principal & interest which in accordance with the terms of a mortgage is accrued or added to the principal amount secured by the mortgage, whenever added, is & shall be a lien from the time the Security Instrument was recorded.

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11/18/08
Date

Roberto Guido (Seal)
Roberto Guido

11-18-08
Date

M^{rs} Leticia Gonzalez (Seal)
Maria L. Gonzalez

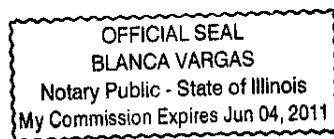
11/18/08
Date

Vanessa Guido (Seal)
Vanessa Guido

STATE OF ILLINOIS

COUNTY OF COOK

Executed before me on this 18th day of November, 2008, by **Roberto Guido, Maria L. Gonzalez, and Vanessa Guido**, pursuant to Section 765 ILCS 5/20(1) of the Illinois Compiled Statutes Annotated, represented to me to be said person.



Blanca Vargas
Notary Public

My Commission Expires: 6/4/11

Document Preparation:
Fannie Mae Multi-state Instrument
Standard Loan Modification Agreement
Form 3179

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Mortgage Electronic Registration Systems, Inc.,

Richard Bauerband
 Name: Richard Bauerband
 Title: VICE PRESIDENT

Date APR 21 2009

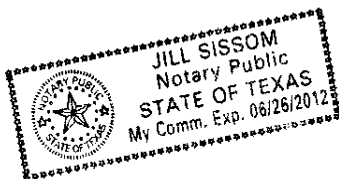
STATE OF Texas
 COUNTY OF Harris

On APR 21 2009 before me Jill Sissom
 Date Notary
 personally appeared Richard Bauerband
 Signer(s)

☒ 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 entity upon behalf of which the person(s) acted, executed the instrument.



Jill Sissom
 Signature of Notary Public
 My Commission Expires: 6-26-2012

OPTIONAL INFORMATION

Capacity Claimed By Signer:

Signer(s) Name: _____
 Corporate Officer – Title: _____
 Signer(s) is Representing: Mortgage Electronic Registration Systems, Inc.,

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Legal Description:

LOT 8 IN BLOCK 2 IN WILLIAM A. BOND AND COMPANY'S DOUGLAS PARK "L" ADDITION, BEING A SUBDIVISION OF LOT 5 IN THE CIRCUIT COURT PARTITIONS OF THE WEST 1/2 OF THE SOUTHWEST 1/4 AND THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number:

Property ID: 16-20-310-025-0000

Property Address:

1830 S. Harvey
Berwyn, IL 60402