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Doc#: 1002731122 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/27/2010 03:40 PM Pg: 1 of 3

Created by:

ResMAE Mortgage Corporation
Prepared by: Andrea Phoenix
7101 College Blvd Ste 1400
Overland Park, KS 66210

When Recorded Return to:

When Recorded Mail to:
T.D. Service Company
1820 E. First St., Suite 300
Santa Ana, CA 92705 3516571DT1

1002614442

LOAN MODIFICATION WORKOUT AGREEMENT

This Loan Modification/Workout Agreement ("Modification") is effective 10-29-09, 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 (the "Lender"), and **ESTRALLITA WILLIS AND JOEY WALKER** (the "Borrower"). This amends and supplements (1) the Note (the "Note") made by the Borrower, dated **February 23, 2007** in the original principal sum of U.S. **\$126,000.00** and (2) the Mortgage or Deed of Trust (the "Security Instrument"), recorded on **March 16, 2007** as **Instrument Number 0707554050** 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 **14645 Grant Street, Dolton IL 60419**. That real property is also described as follows:

SEE ATTACHED LEGAL DESCRIPTION.

The Borrower promises to pay to the order of the Lender the Unpaid Principal Balance of U.S. **\$140,913.42**. For purposes of rescheduling repayment of principal and computing interest, the Unpaid Principal Balance is divided into two amounts, one of which is **\$85,913.42** and is designated the "Current Unpaid Principal Balance" and the other designated which is **\$55,000.00** and is designated the "Deferred Unpaid Principal Balance". Interest will accrue on the Current Unpaid Principal Balance at the adjusted yearly rate of **7.00%**, beginning **November 1, 2009**, and the Borrower promises to make adjusted monthly payments of principal and interest of U.S. **\$511.12**, plus any amounts due for the escrow account, beginning on the **1st day of December 2009**, and continuing thereafter on the same day of each succeeding month, and no interest will accrue on and no monthly payments will be required with respect to the Deferred Unpaid Principal Balance. On **March 1, 2037** (the "Maturity Date"), the Borrower will pay in full all of the remaining amounts of the Unpaid Principal Balance and any unpaid interest thereon under the Note and the Security Instrument as amended by this Modification. The Borrower will make such payments at **P.O. Box 60325, Los Angeles, CA 90060-0325** or at such other place as the Lender may require. If at anytime the Borrower fails to pay or perform as required by this agreement, then the Lender reserves the right to proceed with foreclosure proceedings.

PREVIOUS DISCHARGE IN BANKRUPTCY In the event that the liability of the Borrower(s) for 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.

S Y
P 3
S No
M No
SC Yes
E Yes
INT Yes

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LEGAL DESCRIPTION

LOT 11 OF BLOCK 2 OF VAN DUERSEN'S SUBDIVISION OF THE NORTHWEST QUARTER OF NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPT THE NORTH 18 RODS OF THE WEST 18 RODS THEREOF, IN COOK COUNTY, ILLINOIS. ✓

PERMANENT INDEX NUMBER: 29-10-201-012-0000 ✓

COMMONLY KNOWN AS 146¹/₅ GRANT ST., DOLTON, IL 60419 ✓

Property of Cook County Clerk's Office

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10.29.09
Date

Estrallita Willis
ESTRALLITA WILLIS -Borrower

10.29.09
Date

Joey Walker
JOEY WALKER -Borrower

Janessa Baykin
Witness Signature for Borrower

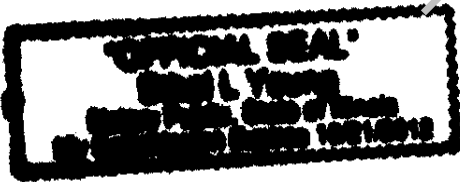
Betty J. Bell
Witness Signature for Borrower

STATE OF ILLINOIS,

County ss:

On this 29 day of Oct. 09, before me, a Notary Public for the State of ILLINOIS, personally appeared ESTRALLITA WILLIS AND JOEY WALKER 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: Oct. 31, 2012



Ethel L. Sprung
Notary's Signature for ILLINOIS
Residing at Cook County, ILLINOIS

RESMAE MORTGAGE CORPORATION

11-19-09
Date

Ronda Schrader
RONDA SCHRADER, VICE PRESIDENT -Lender

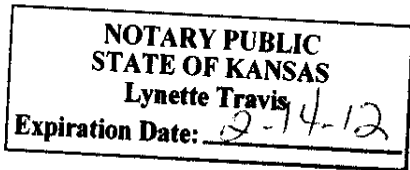
[Signature]
Witness Signature for Lender

[Signature]
Witness Signature for Lender

STATE OF KANSAS, Johnson County ss:

On this 19 day of NOV. 09, 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:



[Signature]
Notary's Signature
Parcel # 29-10-201-012