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Doc#: 1021819038 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/06/2010 11:09 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

First American Title
P.O. Box 27675
Santa Ana, CA 92709
Attn: Recording Dept.

6138311

[Space Above This Line for Recording Data]

LOAN MODIFICATION AGREEMENT

(Interest Only)

This Loan Modification Agreement ("Agreement"), made as of **APRIL 8, 2010**, between
SUWIT SUWANRATTANABUS

("Borrower") and Wells Fargo Bank, N.A. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated , and recorded in

, of the **Official** Records of
(Name of Records)

COOK COUNTY, ILLINOIS

(County and State, or other jurisdiction)

rate/fixed rate note (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 **7750 NORTH SHERIDAN ROAD 24 CHICAGO, ILLINOIS 60626**

the real property described being set forth on the Note and Security Instrument.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

LOAN MODIFICATION AGREEMENT --Single Family-- Fannie Mae UNIFORM INSTRUMENT

Form 3161 6/06

Modified by Wells Fargo Bank, N.A.

First American Loan Production Services

First American Real Estate Solutions LLC

FALPS# NRWELLSSC105 Rev. 03-09-10

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Loan Modification Interest Only

S M
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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):

- As of **APRIL 8, 2010**, the amount payable under the Note and the Security Instrument is U.S. \$ **328,624.87** ("Unpaid Principal Balance"), consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized with this modification.
- Borrower promises to pay the New Principal Balance, plus interest, to the order of Lender. Interest at the rate of **4.000000** % will begin to accrue on the New Principal Balance as of **04/01/2010** and the first new monthly payment on the New Principal Balance will be due on **05/01/2010**. Borrower's payment schedule for the modified loan is as follows:

Months	Interest Rate	Interest Rate Change Date	Monthly Interest Payment Amount	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1- 9	4.000	04/01/2010	1,095.42	N/A	366.80 may adjust periodically	1,462.22 may adjust periodically	05/01/2010	9
10-309	4.000	01/01/2011	N/A	1,734.60	May adjust periodically	May adjust periodically	02/01/2011	300

Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on **JANUARY 1, 2036** ("Maturity Date"). In addition to monthly principal and interest payments, Borrower shall make monthly escrow deposits as defined in the Note. Escrow deposit payments may be subject to change in the future.

- If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

LOAN MODIFICATION AGREEMENT--Single Family--Fannie Mae UNIFORM INSTRUMENT

Form 3161 6/06

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Loan Modification Interest Only Step

First American Real Estate Solutions LLC

FALPS# NRWELSSC105S-2.1 Rev. 03-09-10

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- (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (g) **CORRECTION AGREEMENT.** The undersigned Borrower(s), for and in consideration of the approval, closing and funding of this Agreement, hereby grants Lender limited power of attorney to correct and/or initial all typographical or clerical errors discovered in the Agreement required to be signed. In the event this limited power of attorney is exercised, the Borrower(s) will be notified and receive a copy of the document executed or initialed on their behalf. This provision may not be used to modify the (i) interest rate, (ii) term, (iii) outstanding principal balance or (iv) Borrower(s) monthly principal and interest payments as modified by this Agreement. This limited power of attorney shall automatically terminate in 120 days from the closing date of this Agreement. S. J. (Borrower Initial)

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WELLS FARGO BANK, N.A.

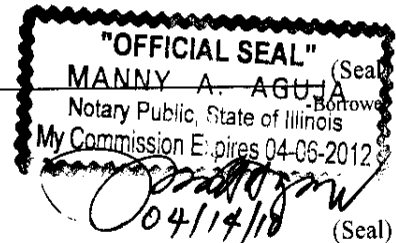
Lender

By: *[Signature]* 4/16/10

Name: **Naeem Ayub**
VP of Loan Documentation

Its:

[Signature]
SUWIT SUWANRATTANABUS



(Seal)
-Borrower

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