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**RECORD AND RETURN TO:**  
**HSBC MORTGAGE CORPORATION (USA)**  
**2929 WALDEN AVE.**  
**DEPEW, NEW YORK 14043**

**(800) 452-9962**

**Doc#: 1022919064 Fee: \$44.00**  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/17/2010 02:16 PM Pg: 1 of 5

**PREPARED BY:**  
**Nadine Bitterman**  
**HSBC Mortgage Corporation (USA)**  
**2929 Walden Ave.**  
**Depew NY 14043**

**Tax Parcel No.: 10-16-407-040-0000**

[Space Above This Line for Recording Data]  
**Original Recorded Date: FEBRUARY 20, 2007** **Fannie Mae Loan No. 0011341011**  
**Original Principal Amount: \$ 54,000.00** **Loan No. 8276470**  
**MERS MIN 1000224 0829764704 9**

## **LOAN MODIFICATION AGREEMENT**

(Providing for Step Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **17TH** day of **FEBRUARY, 2010**,  
between **ROSE AESSA-NONA, A MARRIED WOMAN**

("Borrower") and **HSBC MORTGAGE CORPORATION (USA)**

(**"Lender"**),  
**AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("Mortgagee")**,  
amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and  
Timely Payment Rewards Rider, if any, dated **JANUARY 5, 2007** and recorded in  
**Book or Liber N/A, at page(s) N/A, Instrument No. 0705146111**, of the **Official** Records of  
(**Name of Records**)

**COOK COUNTY, ILLINOIS**, and (2) the Note bearing the same date as, and  
(**County and State, or other jurisdiction**)  
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

**9132 Lacrosse Ave, Skokie, ILLINOIS 60077**  
(**Property Address**)

**LOAN MODIFICATION AGREEMENT**  
Modified by HSBC  
FALPS# HSBC3162 Rev. 01-26-10

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the real property described being set forth as follows:

**LOT 24 (EXCEPT THE NORTH 22 FEET) AND ALL OF LOT 23 ALSO LOT 22 (EXCEPT THE SOUTH 18 FEET) IN BLOCK 2 IN THIRD ADDITION TO THE BRONX, A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, REFERENCE BEING HAD TO A PLAT REGISTERED AS DOCUMENT NUMBER 270533, ALL IN COOK COUNTY, ILLINOIS.**

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 **FEBRUARY 17, 2010**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **552,700.04** consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first two years at the yearly rate of **3.750000 %** from **MARCH 1, 2010**, and Borrower promises to pay monthly payments of principal and interest in the amount of \$ **2,720.07** beginning on the **1ST** day of **APRIL, 2010**. During the next two years, interest will be charged at the yearly rate of **4.750000 %** from **MARCH 1, 2012**, and Borrower shall pay monthly payments of principal and interest in the amount of \$ **3,015.44** beginning on the **1ST** day of **APRIL, 2012**. During the fifth year and continuing thereafter until the Maturity Date (as hereinafter defined), interest will be charged at the yearly rate of **5.250000 %**, from **MARCH 1, 2014**, and Borrower shall pay monthly payments of principal and interest in the amount of \$ **3,159.35** beginning on the **1ST** day of **APRIL, 2014** and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 01, 2037**, (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

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4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
  - (b) all terms and provisions of any adjustable rate rider or Timely Payment Rewards Rider, where applicable, 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. Borrower understands and agrees that:
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
  - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
  - (c) 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.
  - (d) 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.
  - (e) 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.

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6. This Agreement modifies an obligation secured by an existing security instrument recorded in COOK County, ILLINOIS, upon which all recordation taxes have been paid. As of the date of this Agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$ 543,979.88. The principal balance secured by the existing security instrument as a result of this Agreement is \$ 552,700.04, which amount represents the excess of the unpaid principal balance of this original obligation.

HSBC MORTGAGE CORPORATION (USA)

MESUD AVSAGIC  
Assistant Vice President  
DATE: 3-2-10

Name:

- Lender

Its:

ROSE AESSA-NONA

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

(Seal)

- Borrower

LOAN MODIFICATION AGREEMENT

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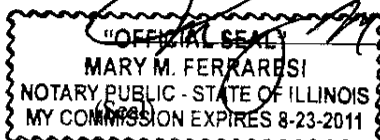
[Space Below This Line for Acknowledgments]

## BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOKThis instrument was acknowledged before me on \_\_\_\_\_ (date) by 2-24-10ROSE AESSA-NONARose Aessa-Nona

(name/s of person/s).

Mary M. Ferraresi

(Signature of Notary Public)

## LENDER ACKNOWLEDGMENT

STATE OF New YorkCOUNTY OF Erie

The foregoing instrument was acknowledged before me this 3/2/10 by  
Mesud Aydagic, the AVP  
 of HSBC Mortgage Corp (USH)  
 a \_\_\_\_\_, on behalf of said entity

Signature of Person Taking Acknowledgment Roy I HenselerPrinted Name Roy I HenselerTitle or Rank Notary

Serial Number, if any \_\_\_\_\_

ROY I. HENSELER  
 No. 01HE5024206  
 Notary Public, State of New York  
 Qualified in Erie County  
 My Commission Expires Mar. 7, 2014

## LOAN MODIFICATION AGREEMENT

Modified by HSBC

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