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This Instrument Was Prepared By:
U.S. BANK, NA
4801 FREDERICA STREET
OWENSBORO, KENTUCKY 42301

Doc#: 1127017001 **Fee:** \$48.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/27/2011 08:16 AM Pg: 1 of 7

When recorded mail to: #6201922
First American Title 
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: ARANDA - PROPERTY REPORT

Property of Cook County Clerk's Office

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PIN: 13342010270000

Original Recorded Date: NOVEMBER 30, 2007 **Loan No.** 6800119299
Original Principal Amount: \$ 255,983.00 **FHA/VA Case No.** 703 137-3726214

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 7TH day of OCTOBER, 2010 ,
between NARCISO ARANDA AND RICARDO JUAREZ AND
MARINA ARANDA

("Borrower"), and U.S. BANK, NA

("Lender"), amends and supplements
(1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated OCTOBER 25, 2007
and recorded in **Instrument No. 0733454021**
of the **Official Records of COOK COUNTY, ILLINOIS** , and (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
2334 N KILDARE AVE, CHICAGO, ILLINOIS 60639 ,

HUD MODIFICATION AGREEMENT
CoreLogic Document Services
CoreLogic, Inc.
CLDS# HUD-MOD Rev. 06-15-10

(page 1 of 5)

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the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

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 **OCTOBER 1, 2010**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **266,692.09**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. \$ **17,008.44** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 at the yearly rate of **5.000** %, from **OCTOBER 1, 2010**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,431.66**, beginning on the **1ST** day of **NOVEMBER, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 01, 2040** (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.
3. If all or any part of the Property or any interest in it 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.

HUD MODIFICATION AGREEMENT

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(page 2 of 5)

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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; 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 terms and provisions as those referred to in (a) above.
5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.

HUD MODIFICATION AGREEMENT

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CLDS# HUD-MOD-3 Rev. 06-15-10

(page 3 of 5)

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8. 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 \$ 249,683.65. The principal balance secured by the existing security instrument as a result of this Agreement is \$ 266,692.09, which amount represents the excess of the unpaid principal balance of this original obligation.

U.S. BANK, NA

Jennifer Mottinsly (Seal)
Name: Jennifer Mottinsly - Lender
Its: mg+000 cxx120

Narciso Aranda (Seal)
NARCISO ARANDA - Borrower

Ricardo Juarez (Seal)
RICARDO JUAREZ - Borrower

(Seal)
MARINA ARANDA - Borrower

Marina Aranda (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

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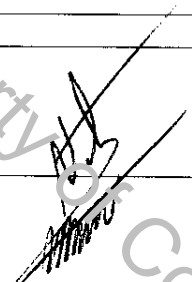
BORROWER ACKNOWLEDGMENT

State of ILLINOIS

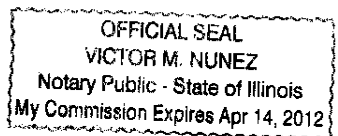
County of COOK

This instrument was acknowledged before me on 10/22/10 (date) by
NARCISO ARANDA AND RICARDO JUAREZ AND MARINA ARANDA

(name/s of person/s)



(Signature of Notary Public)




(Seal)

LENDER ACKNOWLEDGMENT

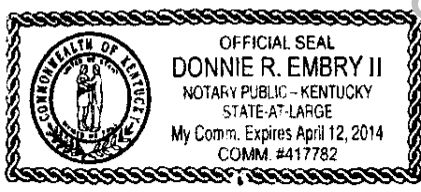
State of KENTUCKY

County of DAVISS

This instrument was acknowledged before me on 10-29-10 (date) by
Jennifer Mattingly as Mgt. Pwr Officer
of U.S. Bank NA



(Signature of Notary Public)



(Seal)

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EXHIBIT A

BORROWER(S): NARCISO ARANDA AND RICARDO JUAREZ AND
MARINA ARANDA

LOAN NUMBER: 6800119299

LEGAL DESCRIPTION:

ALSO KNOWN AS: 2334 N KILDARE AVE, CHICAGO, ILLINOIS 60639

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LEGAL DESCRIPTION

LOT 3 IN BLUM'S SUBDIVISION OF LOTS 506 TO 517 BOTH INCLUSIVE IN
SAN BROWN JR'S FULLERTON ABENUE SUBDIVISION IN THE NORTH EAST
¼ PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office