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This Instrument Was Prepared By:
QUANTUM SERVICING CORPORATION
6302 E. MARTIN LUTHER KING JR. BLVD., St. 300
TAMPA, FLORIDA 33619

Doc#: 1127319023 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/30/2011 08:50 AM Pg: 1 of 8

When recorded mail to: #6839473
First American Title
Loss Mitigation Title Services 17617.1
P.O. Box 27670
Santa Ana, CA 92799
RE: BUMPERS - MOD REC SVC

Property of Cook County Clerk's Office

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Original Recorded Date: JUNE 9, 2005
Original Principal Amount: \$ 508,000.00

Loan No. 5000035443

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 5TH day of AUGUST, 2011, between ROBERT L. BUMPERS AND HELEN YL HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY, NOT AS TENANTS IN COMMON OR AS JOINT TENANTS, BUT AS TENANTS BY THE ENTIRETY FOREVER

("Borrower") and QUANTUM SERVICING CORPORATION

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated JUNE 1, ~~2005~~ 2006 RLB and recorded in Instrument No. 0616020045

of the Official Records of COOK COUNTY, ILLINOIS

(Name of Records)

(County and State, or other Jurisdiction)

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 1137 W MONROE ST 19, CHICAGO, ILLINOIS 60607

(Property Address)

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

Form 3179 1/01 (rev. 01/09)

CoreLogic Document Services

(Page 1)

CoreLogic, Inc.

CLDS# FM3179 Rev. 06-21-11

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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 **AUGUST 5, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **518,655.24**, 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 at the yearly rate of **5.630** %, from **AUGUST 1, 2011**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **2,589.51**, beginning on the **1ST** day of **SEPTEMBER, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.630** % will remain in effect until principal and interest are paid in full. If on **JULY 1, 2036** (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 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.

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:

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- (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 provision 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.

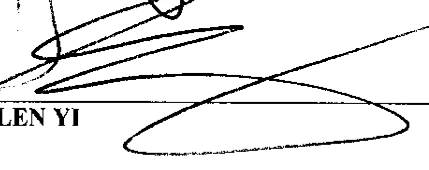
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QUANTUM SERVICING CORPORATION


 Name: _____ (Seal)
 Its: _____ - Lender


 _____ (Seal)
ROBERT D. BUMPERS - Borrower


 _____ (Seal)
HELEN YI - Borrower

_____ (Seal)
 - Borrower

_____ (Seal)
 - Borrower

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BORROWER ACKNOWLEDGMENT

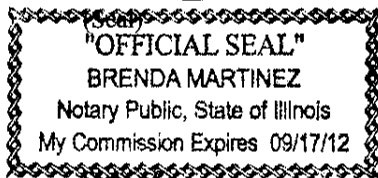
State of ILLINOIS

County of Cook

This instrument was acknowledged before me on August 11, 2011 (date) by ROBERT L. BUMPERS AND HELEN YI

(name/s of person/s)

Brenda Martinez (Signature of Notary Public)
Brenda Martinez



LENDER ACKNOWLEDGMENT

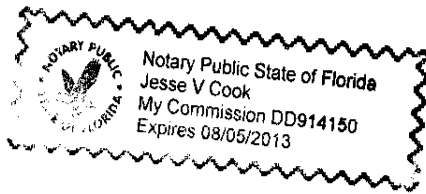
State of Florida

County of Hillsborough

This instrument was acknowledged before me on 8/11/11 (date) by Neil Dyson as Director of Quantum Servicing Corp.

Jesse V Cook (Signature of Notary Public)

(Seal)



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EXHIBIT A

BORROWER(S): ROBERT L. BUMPERS AND HELEN YI

LOAN NUMBER: 5000035443

LEGAL DESCRIPTION:

THE LAND REFERRED TO HERIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, AND DESCRIBED AS FOLLOWS: PARCEL 1: LOT 17 IN CHELSEA TOWNHOMES SUBDIVISION BEING A RESUBDIVISION OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 17, TOWNSHIP 59 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AS DISCLOSED BY THE PLAT OF SUBDIVISION RECORDED DECEMBER 27, 2005 AS DOCUMENT NUMBER 0536119097. PARCEL 2: EASEMENTS FOR THE BENEFIT OF PARCEL 1 CREATED BY DECLARATION OF CONVENANTS, CONDITIONS, RESTRICTIONS, AND EASEMENTS FOR CHELSEA TOWNHOMES RECORDED JANUARY 11, 2006 AS DOCUMENT NUMBER 0601119076 FOR SUPPORT, PARTY WALLS, CERTAIN ENCROACHMENTS, AND ACCESS, AS MORE FULLY DESCRIBED THEREIN AND ACCORDING TO THE TERMS SET FORTH THEREIN. PARCEL ID : 17-17-210-049-0000 THIS BEING THE SAME PROPERTY CONVEYED TO ROBERT L. BUMPERS AND HELEN YI, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY, NOT AS TENANTS IN COMMON OR AS JOINT TENANTS, BUT AS TENANTS BY THE ENTIRETY FOREVER FROM MONROE RACINE TOWNHOMES, LLC IN A DEED DATED JUNE 1, 2006, RECORDED JUNE 9, 2006 IN INSTRUMENT NUMBER 0616020044.

ALSO KNOWN AS: 1137 W MONROE ST 19, CHICAGO, ILLINOIS 60607

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5302 De Marko Parkway Blvd
Suite 100
Dallas, TX 75239

ESCROW ADDENDUM TO LOAN MODIFICATION AGREEMENT**ROBERT L. BUMPERS AND HELEN YI**

1137 W MONROE ST 19
CHICAGO, ILLINOIS 60607
Loan Number: 5000025443

THIS ESCROW ADDENDUM TO LOAN MODIFICATION AGREEMENT (the "Escrow Addendum") is made this **5TH** day of **AUGUST, 2011**, and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement (the "Modification Agreement;" together, the "Agreements") entered into by the undersigned ("Borrower"), in favor of **QUANTUM SERVICING CORPORATION** ("Servicer").

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Modification Agreement, Borrower and Servicer further covenant and agree as follows:

1. In complying with the terms of the Modification Agreement, Borrower agrees to make monthly escrow payments along with their Principal and Interest payment by the **1st** of each month. The monthly escrow payment is the amount needed to cover yearly tax, insurance and any previous shortage amounts as required upon completing a loan modification.
2. Borrower's total monthly payment including escrow (Principal, Interest, Taxes and Insurance), is broken down as follows:

| | |
|--------------------|-------------------|
| • P&I | \$2,589.51 |
| • Taxes | \$859.74 |
| • Insurance | \$171.00 |
| • Overage/Shortage | \$516.16 |
| • Total | 4,136.41 |
3. Borrower further understands that escrow amounts are subject to change based on yearly tax and insurance fluctuations and that Quantum will notify borrower of those changes, if applicable.


This Escrow Addendum only modifies the Modification Agreement in regard to the provisions addressed. All other terms and conditions remain in full force and effect.

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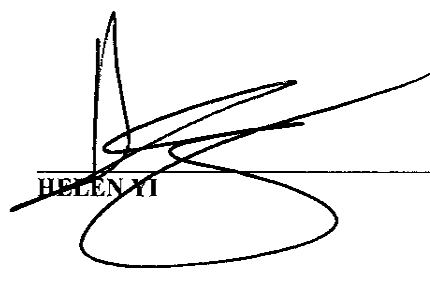
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BY SIGNING BELOW, Servicer and Borrower accept and agree to the terms and provisions contained in this Escrow Addendum.

QUANTUM SERVICING CORPORATION


 Name: Neil Dizon
 Its: Director


 ROBERT L. DUMFRIES


 HELEN YI

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