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Doc#: 1136103042 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/27/2011 01:47 PM Pg: 1 of 8

When recorded mail to: #:6969309

First American Title 
Loss Mitigation Title Services 17617.1
P.O. Box 27670
Santa Ana, CA 92799
RE: JEFFERSON - MOD REC SVC

This Document Prepared By:
CHRISTOPHER SCHIMENTI
QUANTUM SERVICING
CORPORATION
6302 E MARTIN LUTHER KING BLVD.
TAMPA, FL 33619
(888) 885-2785

When Recorded Mail To:
FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

Tax/Parcel No. 20-23-222-005-0000

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Original Principal Amount: \$307,500.00

Fannie Mae Loan No.:

Unpaid Principal Amount: \$270,163.36

Loan No: 5000003565

New Principal Amount \$119,457.75

New Money (Cap): \$29,294.39

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 4TH day of NOVEMBER, 2011, between CATRINA R JEFFERSON AN UNMARRIED WOMAN ("Borrower") whose address is 6611 S WOODLAWN AVE, CHICAGO, ILLINOIS 60637 and QUANTUM SERVICING CORPORATION ("Lender"), whose address is 6302 E MARTIN LUTHER KING BLVD., TAMPA, FL 33619, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated JULY 19, 2007 and recorded on AUGUST 2, 2007 in INSTRUMENT NO. 0721408132, 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

6611 S WOODLAWN AVE, CHICAGO, ILLINOIS 60637

(Property Address)

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform
Instrument Form 3179 (fixed) / 3162 (step) (rev. 01/09) 10122011_87
First American Mortgage Services

5000003565

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S 4
P 8
S N
M N
SC 4
E 4
INT 12

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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 **NOVEMBER 1, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$119,457.75**, 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 **8.9900%** from **NOVEMBER 1, 2011**, and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. **\$920.53** beginning on the 15th day of **DECEMBER, 2011**. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If 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. The new Maturity Date will be **AUGUST 1, 2037**.
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:
 - (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.I. 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.

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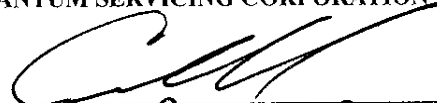
5. Borrower understands and agrees that:

- (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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In Witness Whereof, the Lender have executed this Agreement.

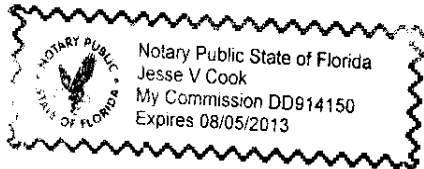
QUANTUM SERVICING CORPORATION


 By Curtis Bellwisch (print name) 11/21/11 Date
VP, COO (title)
208427 [Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF Florida COUNTY OF Hillsborough
 The foregoing instrument was acknowledged before me this 11/21/11
 by Curtis Bellwisch, the
VP, COO of QUANTUM SERVICING
 CORPORATION, a _____, on behalf of said entity.

Signature of Person Taking Acknowledgment 
 Printed Name Jesse Cook
 Title or Rank Notary Public
 Commission Expires on 8/5/2013
 Serial Number, if any DD914150



THIS DOCUMENT WAS PREPARED BY: CHRISTOPHER SCHIMENTI
QUANTUM SERVICING CORPORATION
6302 E MARTIN LUTHER KING BLVD.
TAMPA, FL 33619

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In Witness Whereof, I have executed this Agreement.

Catrina R. Jefferson
Borrower
CATRINA R JEFFERSON

Borrower (Seal)

Date

Date

Borrower (Seal)

Borrower (Seal)

Date

Date

Borrower (Seal)

Borrower (Seal)

Date

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

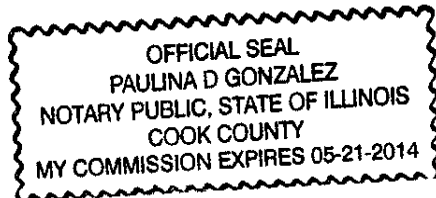
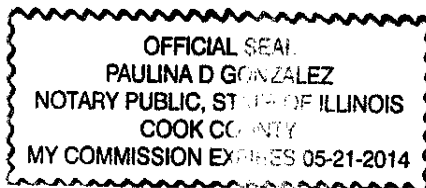
County of Cook

This instrument was acknowledged before me on November 17, 2011 (date) by

CATRINA R JEFFERSON (name/s of person/s).

Paulina D. Gonzalez (Signature of Notary Public)

(Seal)



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EXHIBIT A

BORROWER(S): CATRINA R JEFFERSON AN UNMARRIED WOMAN

LOAN NUMBER: 5000003565

LEGAL DESCRIPTION:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, AND IS DESCRIBED AS FOLLOWS: THE NORTH 1/2 OF LOT 22 IN BLOCK 10 IN OGLESBY'S SUBDIVISION OF BLOCK 10 AND 11 IN WAIT AND BOWNES SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 LYING WEST OF ILLINOIS CENTRAL RAILROAD OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT TO: GENERAL TAXES FROM YEAR 1996 AND SUBSEQUENT YEARS, VISIBLE PUBLIC UTILITIES, OTHER COVENANTS AND RESTRICTIONS OF RECORD, PARTY WALL AGREEMENTS AND EXISTING LEASES AND TENANCIES, IF ANY. PARCEL ID #20-23-222-005-0000 THIS BEING THE SAME PROPERTY CONVEYED TO CATRINA R. JEFFERSON, MARRIED, AND ANNABELLE WALTON, A WIDOW, AS JOINT TENANTS FROM F.G.P.U.M, A CORPORATION IN A DEED DATED MARCH 14, 1997 AND RECORDED MARCH 26, 1997 AS INSTRUMENT NO. 97209262.

ALSO KNOWN AS: 6611 S WOODLAWN AVE CHICAGO, ILLINOIS 60637

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Quantum Servicing
 10000 W. 100th Street, Suite 1000
 Overland Park, KS 66214
 Phone: 913.241.2000
 Fax: 913.241.2001
 www.quantum-servicing.com

10/22/2011 10:00 AM

ESCROW ADDENDUM TO LOAN MODIFICATION AGREEMENT**CATRINA R JEFFERSON**

6611 S WOODLAWN AVE
 CHICAGO, IL 60637
 5000003565

THIS ESCROW ADDENDUM TO LOAN MODIFICATION AGREEMENT (the "Escrow Addendum") is made this 4TH day of NOVEMBER, 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	\$920.53
• Taxes	\$242.04
• Insurance	\$197.50
• Overage/Shortage	\$211.45
• Total	\$1,571.52

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

QUANTUM SERVICING CORPORATION



Name: Curtis Bellwisch
Its: VFCOO 208427


CATRINA R JEFFERSON

Property of Cook County Clerk's Office