

UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Certificate of Compliance

1211150007

PRISM TITLE
1011 E. Touhy Ave, #350
Des Plaines, IL 60018

Report Mortgage Fraud
800-532-8785



Doc#: 1211150007 Fee: \$76.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/20/2012 08:57 AM Pg: 1 of 20

The property identified as: **PIN: 23-34-307-032-0000**

Address:

Street: 9320 DUNMURRY DR

Street line 2:

City: ORLAND PARK

State: IL

ZIP Code: 00000

Lender: WELLS FARGO BANK, N.A.

Borrower: ANWAR MATARIEH AND HALIMA MATARIEH

Loan / Mortgage Amount: \$268,000.00

Pursuant to 765 ILCS 77/70 et seq., this Certificate authorizes the County Recorder of Deeds to record a residential mortgage secured by this property and, if applicable, a simultaneously dated HELOC.

Certificate number: 3CAFA443-E164-4593-BCE9-0E2CF721CCA8

Execution date: 04/09/2012

UNOFFICIAL COPY

Return To:
FINAL DOCUMENTS T7408-01F

4101 WISEMAN BLVD BDG 108
SAN ANTONIO, TX 78251-4200

Prepared By:
BRADFORD MCCANNA
WELLS FARGO BANK, N.A.

2701 WELLS FARGO WAY
MPLS, MN 55467

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated APRIL 9, 2012, together with all Riders to this document.
- (B) "Borrower" is ANWAR MATARIEH AND HALIMA MATARIEH, AS TENANTS BY ENTIRETY.

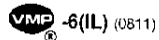
Borrower is the mortgagor under this Security Instrument.

- (C) "Lender" is WELLS FARGO BANK, N.A.

Lender is a National Association organized and existing under the laws of THE UNITED STATES OF AMERICA

0290726397
ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
NMFL 3014C (ILCM) Rev 1/2009

Form 3014 1/01



Initials: *dm*

VMP Mortgage Solutions, Inc. *dm*



UNOFFICIAL COPY

Lender's address is **101 NORTH PHILLIPS AVENUE
SIOUX FALLS, SD 57104**

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated **APRIL 9, 2012**

The Note states that Borrower owes Lender **TWO HUNDRED SIXTY-EIGHT THOUSAND AND NO/100**
Dollars

(U.S. \$ ******268,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **MAY 1, 2032**

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property"

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Bi-weekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

UNOFFICIAL COPY

MacGo
PRISM TITLE
 1011 E. Touhy Ave, #350
 Des Plaines, IL 60018

Doc#: 1211150002 Fee: \$42.00
 Eugene "Gene" Moore RHSP Fee:\$10.00
 Cook County Recorder of Deeds
 Date: 04/20/2012 08:53 AM Pg: 1 of 3

Prepared by
 After recording mail to:
 Recorded Documents
 JPMorgan Chase Bank, N.A.
 710 Kansas Lane
 LA4-2107
 Monroe, LA 71203
 447022588795

Prepared by: April Booth

1200681 023 **SUBORDINATION OF MORTGAGE**

IN CONSIDERATION of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, JPMorgan Chase Bank, N.A., , being the holder of a certain mortgage deed recorded in Official Record as Document 0718040203, at Volume/Book/Page, Image/Page, Recorder's Office, Cook County, Illinois, upon the following premises to wit:

SEE EXHIBIT ATTACHED AND MADE A PART THEREOF.

For itself, its successors and assigns, JPMorgan Chase Bank, N.A., , does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to Bridgeview Bank Mortgage, its successors and assigns, executed by Robert L. Huska and Denise Laforest, being dated the 5th day of April, 2012, in an amount not to exceed \$335,000.00 and recorded in Official Record Volume 121150001, Page _____, Recorder's Office, Cook County, Illinois and upon the premises above described. JPMorgan Chase Bank, N.A., , mortgage shall be unconditionally subordinate to the mortgage to Bridgeview Bank Mortgage, its successors and assigns, in the same manner and with like effect as though the said later encumbrance had been executed and recorded prior to the filing for record of the JPMorgan Chase Bank, N.A., , mortgage, but without in any manner releasing or relinquishing the lien of said earlier encumbrance upon said premises.

IN WITNESS WHEREOF, JPMorgan Chase Bank, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 02nd day of April, 2012.

By: *Dennis Poupard*
 Dennis Poupard, AVP

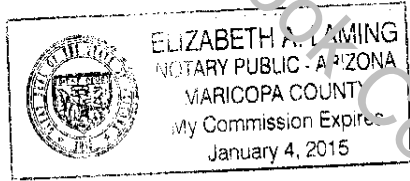
UNOFFICIAL COPY

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

On the 02nd day of April, 2012, before me the Undersigned, a Notary Public in and for said State, personally appeared Dennis Poupard, AVP, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity/(ies), and that by his/her/their signatures(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

My Commission Expires: 1-4-15


Notary Public



Property of Co. County Clerk's Office

UNOFFICIAL COPY

EXHIBIT A

File No.: 12026891

County: COOK

Permanent Index Number: 01-24-100-056-1107

Property Address: 1108 JONATHAN DRIVE, INVERNESS, IL 60010

Legal Description: UNIT NUMBER 92 IN THE ESTATES AT INVERNESS RIDGE CONDOMINIUMS, AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOT 1, IN THE ESTATES AT INVERNESS RIDGE-UNIT 1, BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 11, 2001 AS DOCUMENT NUMBER 00101292526; WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED OCTOBER 2, 2002 AS DOCUMENT NUMBER 0021080525, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 01-24-100-056-1107

Property Address: 1108 JONATHAN DRIVE, INVERNESS, IL 60010

UNOFFICIAL COPY



Drawn By: April Booth
Processor
201 N. Central Ave 31st Flr AZ1-1035
Phoenix, AZ 85004

Doc#: 1211150003 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/20/2012 08:54 AM Pg: 1 of 5

And, After Recording, Return To:

JPMorgan Chase Bank, N.A.
710 Kansas Lane LA4-2107
Monroe, LA 71203

Maucha
PRISM TITLE
1011 E. Touhy Ave. #350
Des Plaines, IL 60018

P.I.N. _____

_____[Space Above This Line For Recording Data]_____

Loan Number: 447022588795

MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMorgan Chase Bank, N.A. and Robert L. Huska and Denise Laforest. In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean JPMorgan Chase Bank, N.A.

WHEREAS, you have entered into a Home Equity Line of Credit Agreement and Disclosure Statement (the "Line of Credit Agreement") with us dated June 14, 2007, which is secured by a Mortgage of the same date recorded in Document 18040203, Book 07, at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 1108 JONATHON DR., INVERNESS, IL, 60010, (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us that the Line of Credit Agreement and the Security Instrument will be modified as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT

Effective as of April 02, 2012, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$250,000.00.

UNOFFICIAL COPY

B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to decrease the principal sum that may be secured from \$400,000.00 to \$250,000.00. Except as to the decrease in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the Property.

C. OTHER TERMS

1. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

2. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

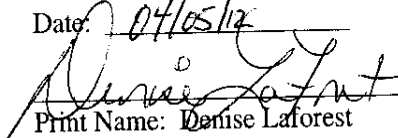
3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER:



Print Name: Robert L. Huska (Seal)

Date: 04/05/12


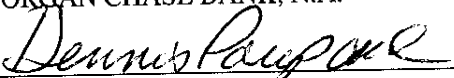
Print Name: Denise Laforest (Seal)

Date: 4/5/12

Print Name: _____ (Seal)

Date: _____

JPMORGAN CHASE BANK, N.A.

By: 

Name: Dennis Poupard, AVP (Seal)

Date: April 02, 2012

Property of Cook County Clerk's Office

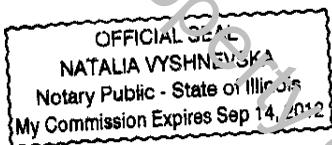
UNOFFICIAL COPY

ACKNOWLEDGEMENTS

STATE OF ILLINOIS)
) ss.:
 COUNTY OF COOK)

I, Natalia Vyshnevskaya, a Notary Public in and for said county and state, do hereby certify that Robert Lituski & Denise LaForest, personally known to me to be the same person(s) whose name(s) LaForest subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal this 5th day of April, 2012.



Natalia Vyshnevskaya (Seal)
 Notary Public, COOK County, Illinois.

My Commission expires: _____

Of Cook County Clerk's Office

UNOFFICIAL COPY

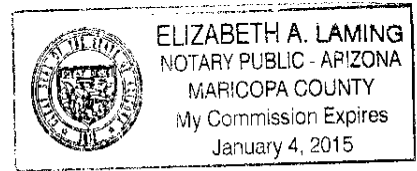
LENDER ACKNOWLEDGEMENTS

STATE OF ARIZONA)
) ss.:
 COUNTY OF MARICOPA)

On the 02nd day of April in the year 2012, before me, the undersigned, a Notary Public in and for said state, personally appeared Dennis Poupard, AVP, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.


 _____ (Seal)
 Notary Public

My commission expires on 04-15.



Cook County Clerk's Office

UNOFFICIAL COPY

EXHIBIT A

File No.: 12026891

County: COOK

Permanent Index Number: 01-24-100-056-1107

Property Address: 1108 JONATHAN DRIVE, INVERNESS, IL 60010

Legal Description: UNIT NUMBER 92 IN THE ESTATES AT INVERNESS RIDGE CONDOMINIUMS, AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOT 1, IN THE ESTATES AT INVERNESS RIDGE-UNIT 1, BEING A SUBDIVISION OF PART OF THE WEST HALF OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 11, 2001 AS DOCUMENT NUMBER 00101292526; WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED OCTOBER 2, 2002 AS DOCUMENT NUMBER 0021080525, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 01-24-100-056-1107

Property Address: 1108 JONATHAN DRIVE, INVERNESS, IL 60010

Property of Cook County Clerk's Office