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Doc#: 1216017034 Fee: \$82.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/08/2012 09:40 AM Pg: 1 of 7

PREPARED BY AND RETURN TO:
ASTORIA FEDERAL SAVINGS AND LOAN ASSOCIATION
211 STATION ROAD, 6th FLOOR
MINEOLA, NY 11501
ATTN: POST CLOSING

P.I.N. 05-08-303-026

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Loan# 770179041

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made as of the 1st day of May, 2012 between DENNIS LOGAN CHANDLER and FANA LEVINE CHANDLER ("Borrower") whose address is 304 SHORELINE COURT, GLENCOE, IL 60022 and ASTORIA FEDERAL SAVINGS AND LOAN ASSOCIATION ("Lender"), whose address is 211 STATION ROAD, 6th FLOOR, MINEOLA, NY 11501 amends and supplements (1) the Mortgage or Deed of Trust (the "Security Instrument") as more fully described in the attached Schedule of Mortgages, and (2) the Note secured by the Security Instrument which covers the real and personal property described in the Security Instrument and defined herein as the "Property", located at:

304 SHORELINE COURT, GLENCOE, IL 60022

(Property Address)

the real property described being set forth more fully in the legal description attached hereto.

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 May 01, 2012 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 939,492.33 consisting of the unpaid amount(s) loaned to the Borrower by the Lender.

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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 3.625%, from May 01, 2012 until principal and interest and all other sums due to Lender are paid in full. Borrower promises to make monthly payments of principal and interest of U.S. \$6,774.09, beginning on June 01, 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 01, 2027, 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. No future rate or payment adjustments as set forth in the Adjustable Rate Note and Adjustable Rate Rider shall take place.
3. The Borrower will make such payments at 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 or at such other place as the Lender may require.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and, the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

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

Any default under any of the terms of this Loan Modification Agreement shall be considered a default under the terms of the Note and Security Instrument and shall entitle Lender to any of the remedies thereunder, including the option to accelerate the principal balance due and increase the interest rate in event of default, if any.

5. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. The Borrower does hereby affirm and ratify the extent and validity of the Note, Security Instrument and other Loan Documents which shall remain in full force and effect as of the date hereof except as modified hereby. Borrower does hereby represent, warrant and confirm that there are no defenses, setoffs, rights, claims or causes of action of any nature whatsoever which Borrower has or may assert against Lender with respect to the Note, Security Instrument or other Loan Documents or the indebtedness secured thereby.

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CURRENT OWNER SEARCH

Order Number: 3437469VT

Mortgages/Deeds of Trust – Schedule B

Description:	Mortgage		
Lender/Beneficiary:	Astoria Federal Mortgage Corp.		
Mortgagor:	Dennis Logan Chandler and Rana Levine Chandler		
Original Principal Amount:	\$1,015,830.00	Open Ended:	No
Executed Date:	5/23/2008	Recorded Date:	6/5/2008
Instrument No.:	08-15754022		

Description:	Modification
Dated:	10/1/2010
Recorded:	11/8/2010
Instrument No.:	10-31216037

WHICH MORTGAGE IS BEING FURTHER ASSIGNED BY ASTORIA FEDERAL MORTGAGE CORPORATION TO ASTORIA FEDERAL SAVINGS AND LOAN ASSOCIATION TO BE RECORDED SIMULTANEOUSLY HEREWITH.

7 dated
3/30/2012

Property of Cook County Clerk's Office

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CURRENT OWNER SEARCH

Order Number: 3437469VT

Legal Description

All that certain lot or parcel of land situate in the County of Cook and State of IL and being more completely described as follows:

Lot 7 in Sheesley Subdivision being a Resubdivision of Lot 4 in Ruben and Orb's Subdivision of part of Fractional Section 8, Township 42 North, Range 13 East of the Third Principal Meridian, in the Village of Glencoe, Cook County, Illinois.

Being all and the same lands and premises conveyed to Dennis Logan Chandler and Rana Levine Chandler by Dennis Logan Chandler and Rana Levine Chandler in a Quit Claim Deed executed 5/4/1997 and recorded 7/17/1997 in Instrument No. 97-516184 of the Cook County, IL Land Records.

Parcel ID Number: 05-08-301-026

Property of Cook County Clerk's Office

LANDSTAR

TITLE AGENCY INC.

All information contained herein is deemed reliable but not guaranteed

*****Please retain this document as your original copy*****

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[Signature] (Borrower)
DENNIS LOGAN CHANDLER

[Signature] (Borrower)
RANA LEVINE CHANDLER

____ (Borrower)

____ (Borrower)

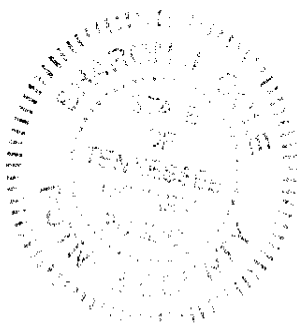
Property of COOK County Clerk's Office

INDIVIDUAL

STATE OF: ~~ILLINOIS~~ Tennessee *yc*

COUNTY OF: ~~COOK~~ Putnam *yc*


On this 19 day of March, 2012 before me, the undersigned, personally appeared DENNIS LOGAN CHANDLER and RANA LEVINE CHANDLER, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s), whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their capacity and that by their signature on the instrument, the individual, or the person on behalf of which the individual acted, executed the instrument.



[Signature] (Notary)

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Date 3/30/12



Dina Girvan, Vice President
ASTORIA FEDERAL SAVINGS AND
LOAN ASSOCIATION (Lender)

Property of Cook County Clerk's Office

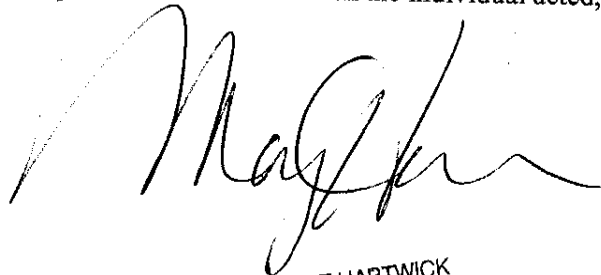
(Corporate Seal)

[Space Below This Line For Acknowledgements]

CORPORATE

STATE OF NEW YORK)
:SS.:
COUNTY OF NASSAU)

On this 30 day of March, 2012, before me, the undersigned, personally appeared DINA GIRVAN, 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 executed the same in his capacity and that by his signature on the instrument, the individual, or the person on behalf of which the individual acted, executed the instrument.



MARGARET HARTWICK
Notary Public, State of New York
No. 01HA6224148
Qualified in Nassau County
Commission Expires June 28, 2014

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RETURN TO:
ASTORIA FEDERAL SAVINGS
AND LOAN ASSOCIATION
211 STATION ROAD, 6TH FLOOR
MINEOLA, NY 11501
ATTN: POST CLOSING

RECORDING SHEET
COOK COUNTY RECORDER OF DEEDS

LOAN MODIFICATION AGREEMENT
LOAN#770179041

Property of Cook County Clerk's Office