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This Document Prepared By:  
AMBER CUMMINGS  
US BANK, NA  
4801 FREDERICA ST  
OWENSBORO, KY 42301  
(800) 368-5555

When recorded mail to: #6944013  
First American Title  
Loss Mitigation Title Services 12106.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: DAVIS - PROPERTY REPORT

DAVIS  
45393769 IL

FIRST AMERICAN ELS  
MODIFICATION AGREEMENT

Tax/Parcel No. 15221170110000

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Original Principal Amount: \$150,000.00  
Unpaid Principal Amount: \$143,072.98  
New Principal Amount \$158,972.06  
New Money (Cap): \$15,899.08

Freddie Mac Loan No.: 486452905  
Loan No: 6800113400

**LOAN MODIFICATION AGREEMENT  
(To a Fixed Interest Rate)**

**IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER. ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Loan Modification Agreement (the "Agreement"), made and effective this 27TH day of APRIL, 2012, between US BANK, NA ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, and HEATHER DAVIS, A SINGLE WOMAN ("Borrower"), whose address is 2425 S 21ST AVE, BROADVIEW, IL 60155, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated NOVEMBER 20, 2007, in the original principal sum of U.S. \$150,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded on DECEMBER 11, 2007 in INSTRUMENT NO. 0734542023, of the OFFICIAL Records of COOK COUNTY, ILLINOIS. The

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Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

**2425S 21ST AVE, BROADVIEW, ILLINOIS 60155**  
[Property Address]

the real property described being set forth as follows:

**SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS: THE NORTH 50 FEET OF LOT 121 IN BROADVIEW, A SUBDIVISION IN SECTION 22, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **MAY 1, 2012**, the amount payable under the Note and Security Instrument (the "New Principal Balance") is U.S. **\$158,972.06**. **\$21,679.31** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$137,292.75**.
2. Interest Rate. Borrower promises to pay the Interest Bearing Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **5.0000%**, beginning **MAY 1, 2012**, both before and after any default described in the Note. The yearly rate of **5.0000%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$662.02**, beginning on the **1ST** day of **JUNE, 2012**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MAY 1, 2052**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at  
**4801 FREDERICA ST, OWENSBORO, KY 42301**  
or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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.

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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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.

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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 where 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.

In Witness Whereof, the Lender have executed this Agreement.

US BANK, NA

By Shanan Owen (print name)  
Assistant Secretary of MERS (title)

5/10/12  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

### LENDER ACKNOWLEDGMENT

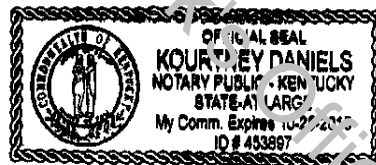
The State of Kentucky )  
Daviess County )

I, Kourtney Daniels, a Notary Public in and for said County in said State, hereby certify that Shanan Owen whose name as Mortgage officer of the National Association, US Bank

\_\_\_\_\_  
a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 10 day of May, 2012

Kourtney Daniels  
(Style of Officer)



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In Witness Whereof, I have executed this Agreement.

Heather Davis (Seal)  
Borrower  
**HEATHER DAVIS**  
5/3/12  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**  
State of ILLINOIS

County of Cook

This instrument was acknowledged before me on May 3, 2012 (date) by

**HEATHER DAVIS** (name/s of person/s).

Mary Spight (Signature of Notary Public)

(Seal)

