


This Document Prepared By:
JESSICA HUNT
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715
(800) 416-1472

~~When recorded mail to: #7156003~~
First American Title 
Loss Mitigation Title Services 1079.12
P.O. Box 27670
Santa Ana, CA 92799
RE: ISEINOSKI - PROPERTY REPORT

Tax/Parcel No. 18-02-303-032-0000

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Original Principal Amount: \$291,000.00
Unpaid Principal Amount: \$251,494.43
New Principal Amount \$268,036.14
New Money (Cap): \$16,541.71

Fannie Mae Loan No.: 
Loan No: (scan barcode)

LOAN MODIFICATION AGREEMENT (MORTGAGE)

(Providing for FIXED Interest Rate)

45521546

This Loan Modification Agreement ("Agreement"), made this 11TH day of JUNE, 2012, between SENOL ISEINOSKI ("Borrower") whose address is 8701 44TH ST, LYONS, ILLINOIS 60534 and WELLS FARGO BANK, N.A. ("Lender"), whose address is 3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated JUNE 18, 2003 and recorded on JULY 9, 2003 in INSTRUMENT NO. 0319042243, 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

8701 44TH ST, LYONS, ILLINOIS 60534
(Property Address)

the real property described being set forth as follows:

Wells Fargo Custom Apollo Loan Modification Agreement 05082012_71
First American Mortgage Services

936 

UNOFFICIAL COPY**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 **JUNE 1, 2012**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$268,036.14**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. U.S. **\$49,536.14** 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 U.S. **\$218,500.00**. Interest at the rate of **4.6250%** will begin to accrue on the Interest Bearing Principal Balance as of **JUNE 1, 2012** and the first new monthly payment on the Interest Bearing Principal Balance will be due on **JULY 1, 2012**. The new Maturity Date will be **JUNE 1, 2052**. My payment schedule for the modified Loan is as follows:

Months	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-480	4.6250%	06/01/2012	999.92	\$827.02 Adjusts annually after year 1	\$1,826.94 Adjusts annually	07/01/2012	480

If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.

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,



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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 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.
- (f) If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.



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In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

Hannah Spektor **Hannah Spektor**
 By _____ Vice President Loan Documentation 7/27/12
 (print name) Date
 (title)

_____ [Space Below This Line for Acknowledgments] _____

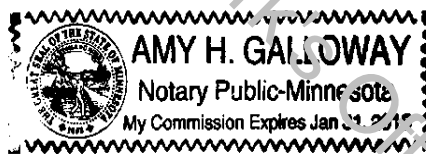
LENDER ACKNOWLEDGMENT

STATE OF Minnesota COUNTY OF Dakota

The foregoing instrument was acknowledged before me this July 27, 2012
 by Hannah Spektor, the
Vice President Loan Documentation of WELLS FARGO BANK, N.A.,
Vice President Loan Documentation, on behalf of said entity.

Signature of Person Taking Acknowledgment Amy H. Galloway
 Printed Name Amy H. Galloway
 Title or Rank Notary Public
 Commission Expires on 1-31-15
 Serial Number, if any _____

THIS DOCUMENT WAS PREPARED BY:
JESSICA HITT
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715



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In Witness Whereof, I have executed this Agreement.

Senol Iseinoski (Seal)
Borrower
SENOL ISEINOSKI
6-20-2012
Date

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

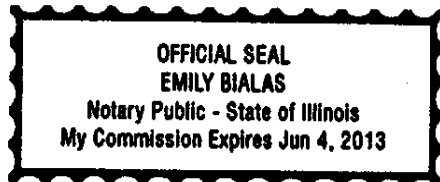
State of IL
County of Cook

This instrument was acknowledged before me on June 20th, 2012 (date) by

SENOL ISEINOSKI (name/s of person/s).

Emily Bialas (Signature of Notary Public)

(Seal)



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EXHIBIT A



BORROWER(S): SENOL ISEINOSKI

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT: LOT 51 (EXCEPT THE WEST 20 FEET AND EXCEPT THE EAST 20 FEET) IN ARTHUR T. MCINTOSH'S PLAINFIELD ROAD ADDITION, BEING A SUBDIVISION OF THE NORTH 813 FEET OF THAT PART OF THE SOUTHWEST 1/4 LYING WEST OF THE EAST 48 RODS THEREOF, OF SECTION 2, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE NORTH 813 FEET OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 22, 1918 AS DOCUMENT 6326132, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 8701 44TH ST, LYONS, ILLINOIS 60534

 ISEINOSKI
45521546 IL
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING