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Doc#: 1229218056 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/18/2012 11:22 AM Pg: 1 of 4

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Record & Return To:

Prepared at:
Mortgage Service Center
1 Mortgage Way
Mt. Laurel, NJ 08054
877-766-8244

Prepared By:
Christina M Wyatt

Investor Number: 040-001-7116114393

Loan Number: 7116114393

MIN Number: 1001875-0000052228-6

FIXED RATE LOAN MODIFICATION AGREEMENT

This Fixed Rate Loan Modification Agreement ("Agreement"), made today September 7, 2012, between NATHALIE HOUDE, Single Woman whose address is 436 West Belmont Avenue Unit 202, Chicago, Illinois 60657 and MERS (Mortgage Electronic Registrations Systems Inc.) as nominee for PHH Home Loans, LLC ("Lender"), whose address is 7550 France Avenue S # 340, Edina, Minnesota 55435 amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated May 31, 2012 and recorded June 20, 2012, instrument number 1217204157, of the Cook County records of 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 herein as the "Property", located at 436 West Belmont Avenue Unit 202, Chicago, Illinois 60657 the real property described being set forth as follows:

See legal description/ exhibit "A"

Parcel Number: 14-21-314-059-1006 & 14-21-314-059-1033

"MERS" is Mortgage Electronic Registrations Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of 1595 Spring Hill Road, Suite #130, Vienna, VA 22182, tel. (888) 679-MERS.

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):

The first paragraph of the "Security Instrument" (Mortgage, Deed of Trust or Deed to Secure Debt) is amended and supplemented as follows:

Borrower owes Lender the principal sum of One Hundred Forty Six Thousand Three Hundred Eighty Four Dollars and Fifty Two Cents (U.S. \$146,384.52). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on June, 2027.

S Y
D Y
S Y
M Y
SC Y
E Y
INT Y

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Paragraph 1 Note is amended and supplemented as follows:

1. BORROWER'S PROMISE TO PAY:

In return for a loan that I have received, I promise to pay U.S. \$146,384.52 (this amount is called "principal"), plus interest, to the order of the Lender.

Paragraph 2 of the Note is amended and supplemented as follows:

2. INTEREST

I will pay interest at a yearly rate of 3.50%.

Paragraph 3 of the Note is amended and supplemented as follows:

3. PAYMENTS

I will make my monthly payments on the 1st day of each month beginning on October, 2012. If on, June, 2027 I still owe amounts under the Note, I will pay those amounts in full on that date, which is called my "Maturity Date". My monthly principal and interest payment will be in the amount of U.S. \$1,059.97.

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note, and/or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender shall continue to be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

(Witness)(Notary, please also print name)

By: THALIE HOUDE (Borrower)

MERS (Mortgage Electronic Registrations Systems Inc.) nominee for PHH Home Loans, LLC

BY: _____
Michael Danlag
Vice President

BY: _____
Lisa Rothwein
Asst. Secretary

----- [Space below This Line for Acknowledgement] -----

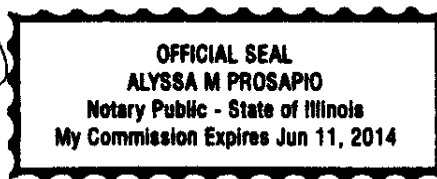
INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ILLINOIS COUNTY OF COOK

On 8/3/12 before me, ALYSSA M. PROSAPIO personally appeared Nathalie Houde, a single Woman, who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Notary Public Signature
ALYSSA M. PROSAPIO
Printed Name



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CORPORATE ACKNOWLEDGMENT

STATE OF NEW JERSEY
 COUNTY OF BURLINGTON

ON this August 20, 2012, before me, Felice Renee Bradley a Notary Public in and for said state and county, personally appeared Michael Danlag, Vice President of MERS (Mortgage Electronic Registrations Systems Inc.) as nominee for **PHH Home Loans, LLC**, and Lisa Rothwein, the Assistant Secretary of MERS (Mortgage Electronic Registrations Systems Inc.) as nominee for **PHH Home Loans, LLC**, that executed the within instrument, on behalf of MERS (Mortgage Electronic Registrations Systems Inc.) as nominee for **PHH Home Loans, LLC**, that executed the within herein named, on behalf of MERS (Mortgage Electronic Registrations Systems Inc.) as nominee for **PHH Home Loans, LLC** that executed the within executed the within instrument pursuant to its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the state and county last aforesaid.

Felice Renee Bradley

Notary Public

My Commission Expires:

Felice Renee Bradley
 Notary Public
 New Jersey
 My Commission Expires 4-12-16

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Parcel: 14-21-314-059-1006

LEGAL DESCRIPTION:

UNITS 202 AND P-17 IN THE STONEGATE HARBOR CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

CERTAIN PARTS OF ORIGINAL LOT 28 IN PINE GROVE, SAID PINE GROVE BEING A SUBDIVISION OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN;

WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00415147, AND AS AMENDED, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office