

This Document Prepared By:  
**DEB WIESE**  
U.S. BANK N.A.  
MAIL CODE: MK-WI-RFHM  
809 S. 60TH ST, SUITE 210  
WEST ALLIS, WI 53214

~~When recorded mail to: #6723869~~  
First American Title  
Loss Mitigation Title Services 121US-1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: REYES - PROPERTY REPORT

Tax/Parcel No. 19-15-423-014-0000

[Space Above This Line for Recording Data]	
Original Principal Amount: \$253,435.00	FHA\VA Case No.: 7031374991353
Unpaid Principal Amount: \$247,334.65	MERS Min: 100021268002566962
New Principal Amount \$255,168.16	MERS Phone #: (888) 679-6377
New Money (Cap): \$7,833.51	

### LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 24TH day of AUGUST, 2011, between LISANDRA REYES, A SINGLE WOMAN ("Borrower"), whose address is 6241 S. COSTNER AVE, CHICAGO, IL 60629 and U.S. BANK N.A. ("Lender"), whose address is 809 S. 60TH ST, SUITE 210, WEST ALLIS, WI 53214 and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as beneficiary, MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated JUNE 23, 2009 and recorded on JULY 8, 2009 in INSTRUMENT NO. 0918956041, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$253,435.00, bearing the same date as, and secured by, the Security Instrument, which has been assigned MERS Registration No. 100021268002566962. and

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MERS Registration Date **JULY 2, 2009**, and which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **6241 S KOSTNER AVE, CHICAGO, ILLINOIS 60629** the real property described is located in **COOK COUNTY, ILLINOIS** and being set forth as follows:

**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 **SEPTEMBER 1, 2011** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$255,168.16**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$7,833.51** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 **4.7500%**, from **SEPTEMBER 1, 2011**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,331.08**, beginning on the **1ST** day of **OCTOBER, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2041** (the "Maturity Date"), the 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.
3. 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 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 to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. 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; however, the following terms and provisions are forever cancelled, 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; and
  - (b) all terms and provisions of any adjustable rate rider, 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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

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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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

*Debra R. Wiese*  
By **Debra R. Wiese** (print name)  
**Vice President** (title)

1-3-13  
Date

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

State of WISCONSIN

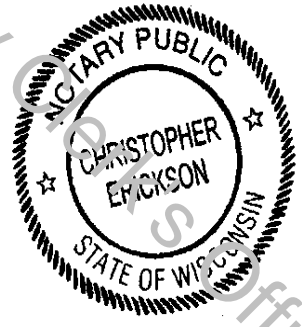
County of MILWAUKEE

This instrument was acknowledged before me on 1-3-13 (date), by **DEBRA R. WIESE**, the **VICE PRESIDENT** of **U.S. BANK N.A.**, on behalf of said entity.

*Christopher Erickson*  
Christopher Erickson, Notary Public

(Seal, if any)

My Commission Expires on September 1, 2013



# UNOFFICIAL COPY

Mortgage Electronic Registration Systems, Inc.

Mortgagee

*Debra R. Wiese*  
By **Debra R. Wiese** (print name)  
**Assistant Secretary** (title)

1-3-13  
Date

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

State of WISCONSIN

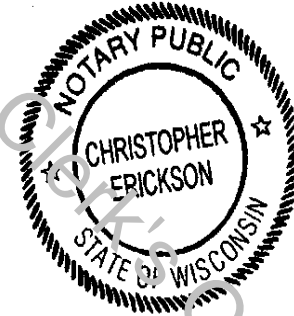
County of MILWAUKEE

This instrument was acknowledged before me on 1-3-13 (date), by **Debra R. Wiese**, the Assistant Secretary of Mortgage Electronics Registrations Systems, Inc., a Delaware corporation, on behalf of said entity.

*Christopher Erickson*  
Christopher Erickson, Notary Public

(Seal, if any)

My Commission Expires on September 1, 2013



# UNOFFICIAL COPY

In Witness Whereof, I have executed this Agreement.

*Lisandra Reyes* (Seal)  
Borrower  
**LISANDRA REYES**  
12/27/12  
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 **ILLINOIS**

County of *Lake*

This instrument was acknowledged before me on *12/27/12* (date) by

**LISANDRA REYES** (name/s of person/s).

*Eric R Stream* (Signature of Notary Public)

(Seal)



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## EXHIBIT A

**BORROWER(S): LISANDRA REYES, A SINGLE WOMAN**

**LOAN NUMBER: 6800256696**

**LEGAL DESCRIPTION:**

**SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO WIT: LOT 26 IN BLOCK 13 IN A.T. MCINTOSH'S 63RD STREET ADDITION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 6241 S KOSTNER AVE, CHICAGO, ILLINOIS 60629**

REYES  
46632363  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT

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