



Doc#: 1310610080 Fee: \$44.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/16/2013 12:41 PM Pg: 1 of 4

L789C

After Recording Please Return To:
Independent Settlement Services
100 High Tower Blvd., Suite 400
Pittsburgh, PA 15205

[Space Above This Line for Recording Data]

12686903

ESCROW AGREEMENT

This Escrow Agreement ("Agreement"), made on March 13, 2012 between ROBERT BAROUD ("Borrower") and Seterus, Inc. is entered into in connection with Borrower's promissory note dated April 04, 2007 ("Note"), and the Loan Modification Agreement dated March 13, 2012 between the parties ("Modification Agreement"), which is secured by the following real property ("Property").

1740 CHARLES CT
WHEELING, IL 60090

For valuable consideration, the parties agree as follows:

- In addition to the regularly scheduled payments that Borrower is required to pay under the Modification Agreement, Borrower agrees to pay Seterus, Inc. an escrow payment in the amount of \$1,192.58 for deposit into an escrow account for necessary payments to be made by Seterus, Inc., including but not limited to, payments for property taxes and insurance. As permitted by the Real Estate Settlement Procedures Act and other applicable law, Seterus, Inc. may adjust the amount of the Escrow Payment. After notice of such adjustment, Borrower shall pay the adjusted Escrow Payment.
- Each Escrow Payment shall be due on the same day(s) of the month as the regularly scheduled payments due under the Modification, commencing April 01, 2012.
- In the event Escrow Payments are not made and Seterus, Inc. advances its own funds to make payments that should have been paid from Borrower's escrow account, such amounts will be added to Borrower's loan obligation under the Note.
- Any failure to make an Escrow Payment when due shall be deemed to be a default under the Note and Modification Agreement and upon Borrower's failure to pay the Escrow Payment, Seterus, Inc. may exercise its rights under the Note and Modification Agreement.


S yes
P 4
S N
M N
SC yes
E yes
INT no



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- 5. Unless an agreement is made in writing or applicable law requires interest to be paid on the escrow account payments held by Seterus, Inc., Seterus, Inc. shall not be required to pay any interest or earnings on the payments held.

Seterus, Inc.


 Borrower Robert Baroud

By:  1/24/12

Barbara Smith
Loan Administration AVP

_____[Space Below This Line For Acknowledgments]_____



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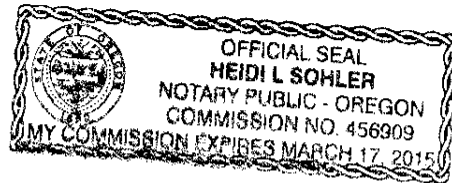
State of Oregon

County of Washington

On 4-24-12 before me, **Heidi L. Sohler**, personally appeared **Barbara Smith, Loan Administration Assistant Vice President of Seterus, Inc.**, 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.

Heidi L. Sohler
Heidi L. Sohler, Notary Public
State of Oregon



My commission expires on: March 17, 2015

Commission No. 456909

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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EXHIBIT "A"

LEGAL DESCRIPTION

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN WHEELING, COOK COUNTY, ILLINOIS BEING KNOWN AS LOT 152 IN AVALON-SIENNA UNIT 00 BEING A SUBDIVISION OF THOSE PARTS OF LOT 1 IN AVALON SIENNA UNIT 6 BEING A SUBDIVISION OF THOSE PARTS OF THE NORTHWEST 1/4 AND THE NORTHEAST 1/4 OF SECTION 23, TOWNSHIP 42 NORTH RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. AND BEING MORE FULLY DESCRIBED IN INSTRUMENT 0418042087 RECORDED ON 06/28/2004 AMONG THE LAND RECORDS OF COOK COUNTY, IL.

BEING THE SAME PROPERTY CONVEYED TO ROBERT BAROUD, ROSEMARY BAROUD BY DEED FROM ROBERT BAROUD DATED 06/16/2004, recorded 06/28/2004, INSTRUMENT 0418042087

Parcel ID Number: 03-23-109-016-0000

Property of Cook County Clerk's Office