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Cenlar FSB
Prepared by: Grace Y. Cruz,
Loss Mitigation Dept.
425 Phillips Blvd.
Ewing, NJ 08618

Record and Return to:
Blackstone Settlement Services, LLC
305 Old York Road, Ste 310
Jenkintown, PA 19046

RECEIVED

203 137-4652016
0026323139

**LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)**

CM

This Loan Modification Agreement ("Agreement"), made this 14th day of June, 2012, between Ignacio Bernal, Single Man whose address is 1802 S. 55th Court, Cicero Illinois 60804 ("Borrowers") and Mortgage Electronic Registration Systems, Inc., Acting Solely as Nominee for Security Atlantic Mortgage Co., Inc. whose address is 425 Phillips Blvd., Ewing, New Jersey 08618 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") in the amount of \$142,373.06 payable to Mortgage Electronic Registration Systems, Inc., (MERS) Acting Solely as Nominee for Security Atlantic Mortgage Co., Inc., dated July 31, 2009 and recorded in the Recorder of Deeds Office for Cook County, Illinois on August 27, 2009 as Instrument number 0923941027, 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:

1802 S. 55th Court, Cicero, Illinois 60804.

The real property described being set forth as follows:

See Exhibit "A" Attached Hereto and Made a Part Hereof.

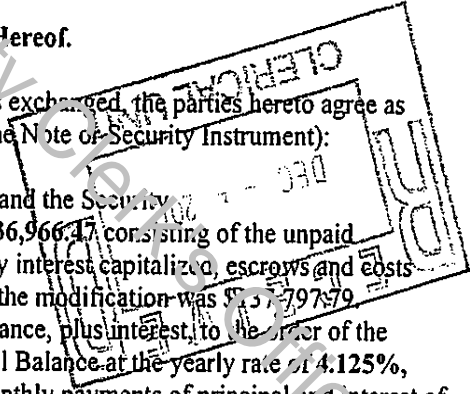
In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1) As of July 1, 2012, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$136,966.47 consisting of the unpaid amount(s) loaned to the Borrower by the Lender and any interest capitalized, escrows and costs and fees to date. The Unpaid Principal Balance prior to the modification was \$137,797.79
- 2) The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.125%, from July 1, 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$663.81 beginning on the 1st day of August, 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 2042 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at:

Cenlar FSB
425 Phillips Blvd., Ewing, NJ 08618

- 3) or at such other place as the Lender may require. If all or any part of the Property or any interest in it is sold or transferred (or if 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, at its option, require immediate payment in full of all sums secured by this Security Instrument.



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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 canceled, null and void, as 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) 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

**Mortgage Electronic Registration Systems, Inc. Acting
Solely as Nominee for Security Atlantic Mortgage Co., Inc.**
(Lender)

By: 
Marianne Doroba
Assistant Secretary and Vice President

Title:

 (Seal)
Ignacio Berna - Borrower

Property of Cook County Clerk's Office

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NOTARY'S ACKNOWLEDGEMENT

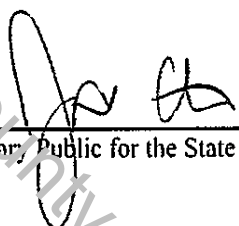
Loan Modification
Bernal, Ignacio
Loan #0026323139

State of New Jersey

County of Merces

On this the 27th day of June, 2017 before me Justin Toth
the undersigned officer, personally appeared Marianne Doroba Assistant Secretary and Vice President
of MERS at 425 Phillips Blvd, Ewing, NJ who is known to me (or satisfactorily proven) to be the persons
whose names are subscribed to the within instrument and acknowledged that they executed the same for the
purposes herein contained.

My Commission Expires:



Notary Public for the State of New Jersey

Justin Toth

Printed Name of Notary Public

JUSTIN TOTH
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires February 17, 2017

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NOTARY'S ACKNOWLEDGEMENT

Loan Modification
Bernal
Loan # 0026323139

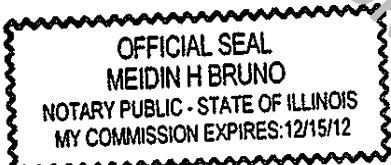
State of IL

County of Cook

On this the 19th day of June, 20 12 before me Meidin Bruno

the undersigned officer, personally appeared Ignacio Bernal and

_____ known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same for the purposes herein contained.



My Commission Expires:

12/15/12

[Signature]
Notary Public for the State of

MEIDIN H BRUNO
Printed Name of Notary Public

Office

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TERMS OF LOAN MODIFICATION

Your recent request for a loan modification has been approved, subject to the following terms:

- The loan type will be a fixed rate mortgage.
- The current interest rate of 6.0% will be lowered to 4.125% and remain in effect for the life of this loan.
- The current unpaid principal balance of \$137,797.79 is modified to \$136,966.47.
- The new term is 360 months. The loan will mature on July 1, 2042.
- The new principal and interest payment is \$663.81 effective July 1, 2012.
- The loan will require an escrow account for future property taxes and homeowners insurance. The escrow portion of your monthly payment is subject to change based on future escrow analysis. **Your new estimated monthly payment, including the escrow deposit, will be \$1,283.23 effective 8/1/2012. PLEASE DO NOT WAIT FOR PAYMENT COUPONS TO SEND YOUR MONTHLY PAYMENT. COUPONS WILL NOT BE SENT TO YOU FOR SEVERAL MONTHS.**
- Any Junior Lienholders must agree to subordinate or we must be able to obtain a title endorsement.
- Modification is subject to clear title to property.

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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: LOT 2 IN BLOCK 6 IN SUBDIVISION OF THE WEST PART OF BLOCKS 3 AND 6 IN GRANT LAND ASSOCIATION RESUBDIVISION IN SECTION 21, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 13, 1915, AS DOCUMENT NO. 5561124, IN CICERO, COOK COUNTY, ILLINOIS.

Permanent Index #'s: 16-21-302-027-0000 Vol. 0042

Property Address: 1802 South 55th Court, Cicero, Illinois 60804

Property of Cook County Clerk's Office