



Doc#: 1320315029 Fee: \$62.25  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 07/22/2013 09:07 AM Pg: 1 of 12

After Recording Return To:  
**INDEPENDENT SETTLEMENT SERVICES**  
100 W. H. TOWER OFFICE BLDG  
100 W. H. TOWER BLVD, SUITE 400  
PITTSBURGH, PA 15205

This document was prepared by Seterus, Inc.

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L786E

*Paul number:  
18-04-121-037-1069*

Loan Number: 22164400  
Investor Loan #: 1705720791

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

This Loan Modification Agreement ("Agreement") made this 9th day of January, 2013, between PETER JEDRZEJCZYK ("Borrower") and Seterus, Inc. ("Servicer") Loan Servicer for the Lender, and Mortgage Electronic Registration Systems, Inc. ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated December 13, 2007 and recorded in Book or Liber N/A, at page(s) N/A, Instrument Number N/A of the COOK Records of Cook 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

*\* 12/21/07*

410 W BURLINGTON AVE UNIT #202, LA GRANGE, IL 60525

the real property described being set forth as follows:

Property Legal Description - See Attached Exhibit A

*Esom Agreement - See Attached Exhibit B*

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 January 09, 2013, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$169,213.13, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

JEDRZEJCZYK 22164400

Contract Code DEA

LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae UNIFORM INSTRUMENT

Form 3179 1/01 (rev. 01/09) (page 1 of 3)



Vertical stamp: P, S, N, OC, E, INT with handwritten checkmarks and initials.

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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 4.250%, from January 01, 2013. Borrower promises to make monthly payments of principal and interest of U.S. \$733.74, beginning on the 1st day of February, 2013, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.250% will remain in effect until principal and interest are paid in full. If on January 01, 2053 (the "Maturity Date"), 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.

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
1-40	4.250	01/01/2013	733.74	02/01/2013	480

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:
- 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, 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
  - 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.

JEDRZEJCZYK 22164400

LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae UNIFORM INSTRUMENT

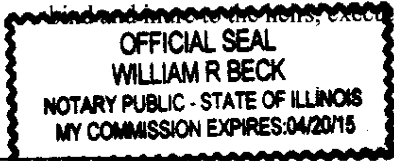
Form 3179 1/01 (rev. 01/09) (page 2 of 3)



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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 benefit of the lender, executors, administrators, and assigns of the Borrower.



-Servicer

(Seal)

Borrower  
PETER JEDRZEJCZYK

(Seal)

By:

*William R. Beck*

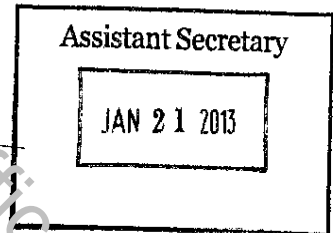
*Jan 15, 2013*

*P*

Pamela Bonett-Petrie



Mortgage Electronic  
Registration Systems, Inc



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Regina Noxon

JEDRZEJCZYK 22164400

LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae UNIFORM INSTRUMENT

Form 3179 1/01 (rev. 01/09) (page 3 of 3)



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## EXHIBIT A

02 and P76 together with its undivided percentage interest in the common elements in Spring Avenue Station as delineated and defined in the Declaration recorded as document no.0011096800 as amended, in the West Northwest 1/4 of Section 4 Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County,

Also Known As: 410 W BURLINGTON AVE UNIT #202, LA GRANGE, IL 60525

22164400 PETER JEDRZEJCZYK

Property of Cook County Clerk's Office



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## ACKNOWLEDGEMENT

State of Illinois

County of Cook

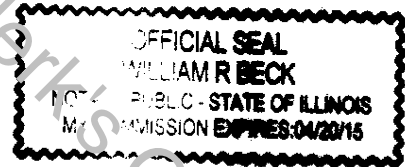
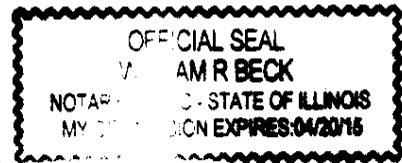
On, Jan 15, 2013 before me, Peter Jedrzejczyk, personally appeared

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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.

Signature William R. Beck (Seal)



RE: PETER JEDRZEJCZYK  
22164400  
L786 - FNMA Modification Agreement



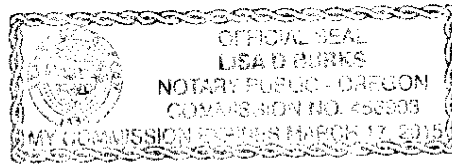
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State of Oregon

County of Washington

On 1/21/2013, before me, **Lisa D. Burks**, personally appeared **Pamela Bonett-Petrie, Authorized Signer of Seterus, Inc., and Regina Noxon, Assistant Secretary for Mortgage Electronic Registration Systems, 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.



*Lisa D. Burks*

Lisa D. Burks, Notary Public  
State of Oregon

My commission expires on: March 17, 2015

Commission No. 456903

Property of Cook County Clerk's Office

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## EXHIBIT "B"

### ESCROW AGREEMENT

Property of Cook County Clerk's Office

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X X X

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L789C

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## ESCROW AGREEMENT

This Escrow Agreement ("Agreement"), made on January 09, 2013 between PETER JEDRZEJCZYK ("Borrower") and Seterus, Inc. is entered into in connection with Borrower's promissory note dated December 13, 2007 ("Note"), and the Loan Modification Agreement dated January 09, 2013 between the parties ("Modification Agreement"), which is secured by the following real property ("Property").

410 W BURLINGTON AVE UNIT #202  
LA GRANGE, IL 60525

For valuable consideration, the parties agree as follows:

1. 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 \$242.53 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.
2. Each Escrow Payment shall be due on the same day(s) of the month as the regularly scheduled payments due under the Modification, commencing February 01, 2013.
3. 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.
4. 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.





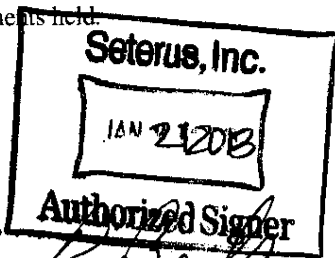
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- 5. Unless an agreement is made in writing or applicable law requires interest to be paid on the escrow account payments held by Seterus, Inc., Seterus, Inc. shall not be required to pay any interest or earnings on the payments held.

*[Signature]*

Seterus, Inc.

Pamela Bonett-Petrie



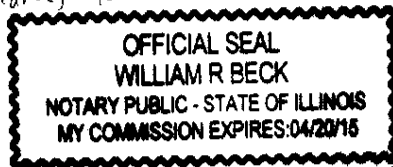
*Peter Fedorczyk*

Borrower

*Peter Fedorczyk*

By: *William R Beck*

Jan 15, 2013



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## ACKNOWLEDGEMENT

State of Illinois

County of Cook

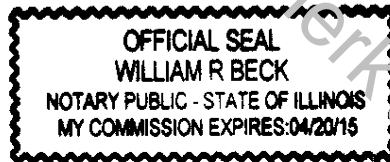
On, Jan 15, 2013 before me, Peter Jedrzejczyk, personally appeared

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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.

Signature William R. Beck (Seal)  
JA ~~MR~~-15-2013



RE: PETER JEDRZEJCZYK  
22164400  
L786 - FNMA Modification Agreement



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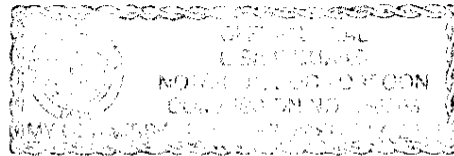
# UNOFFICIAL COPY

State of Oregon

County of Washington

On 1/21/2013, before me, **Lisa D. Burks**, personally appeared **Pamela Bonett-Petrie, Authorized Signer 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.



*Lisa D. Burks*  
\_\_\_\_\_  
Lisa D. Burks, Notary Public  
State of Oregon

My commission expires on: March 17, 2015

Commission No. 456903

Property of Cook County Clerk's Office

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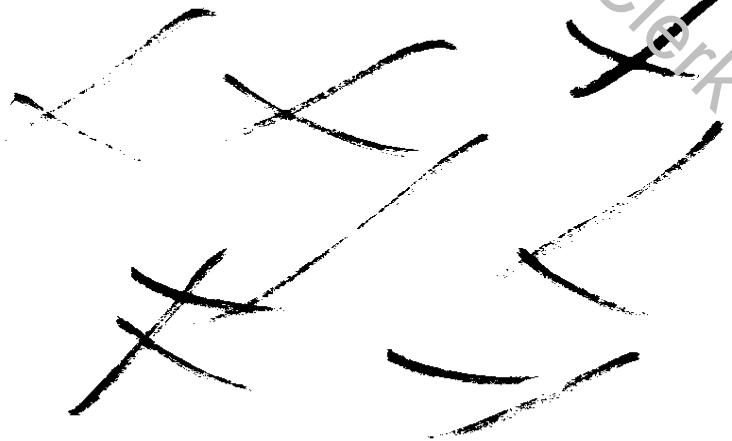
PREPARED BY :

SETERUS, INC.

14523 SW MILLIKAN WAY., STE. 200

BEAVERTON, OREGON 97005

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A large, dark, handwritten scribble or signature, possibly in black ink, located below the address information. It consists of several overlapping, curved lines that do not form a recognizable name or word.