

This Document Prepared By:
AMANDA SCORM
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301

~~When recorded mail to # 8245377~~
First American Title 
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: KRICK - PROPERTY REPORT

Tax/Parcel No. 23262011470000

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Original Principal Amount: \$311,985.00
Unpaid Principal Amount: \$307,806.61
New Principal Amount \$315,177.26
New Money (Cap): \$7,370.65

Freddie Mac Loan No.:716600943
Loan No: 2300250409

47704554

LOAN MODIFICATION AGREEMENT (MORTGAGE)
(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 18TH day of **SEPTEMBER, 2013**, between **U.S. BANK N.A.** ("Lender"), whose address is **4801 FREDERICA ST, OWENSBORO, KY 42301**, and **DONNA KRICK, AS A WIDOW AND NOT SINCE REMARRIED** ("Borrower"), whose address is **127 COMMONS DR, PALOS PARK, ILLINOIS 60464**, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated **JUNE 8, 2012**, in the original principal sum of **U.S. \$311,985.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded on **JUNE 20, 2012** in **INSTRUMENT NO. 1217213020**, of the **OFFICIAL** Records of **COOK**

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COUNTY, ILLINOIS. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

127 COMMONS DR, PALOS PARK, ILLINOIS 60464
[Property Address]

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

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

1. Current Balance. As of **SEPTEMBER 1, 2013**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$315,177.26.
2. Interest Rate. 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 **4.0000%**, beginning **SEPTEMBER 1, 2013**, both before and after any default described in the Note. The yearly rate of **4.0000%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$1,317.25, beginning on the **1ST** day of **OCTOBER, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2053**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at **4801 FREDERICA ST, OWENSBORO, KY 42301** or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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

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invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.
8. 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 where 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.

Property of Cook County Clerk's Office

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In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

By Jennifer Mattingly
Mortgage Document Officer

(print name)
(title)

10-4-13
Date

[Space Below This Line for Acknowledgments]

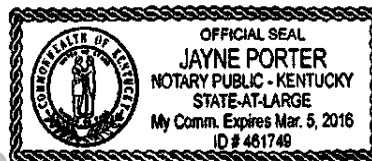
LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this October 4 2013 by **JENNIFER MATTINGLY**, the **MORTGAGE DOCUMENT OFFICER** of **U.S. BANK N.A.**, a National Banking Assoc, on behalf of said national association.

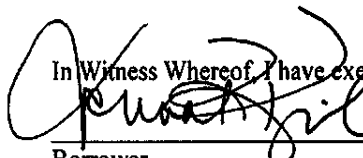
Jayne Porter
Notary Public



Printed Name: Jayne Porter
My commission expires: 3-5-16

THIS DOCUMENT WAS PREPARED BY:
AMANDA STORM
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301

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In Witness Whereof, I have executed this Agreement.
 (Seal)

Borrower
DONNA KRICK
Date 9/26/13

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

Borrower (Seal)

Date

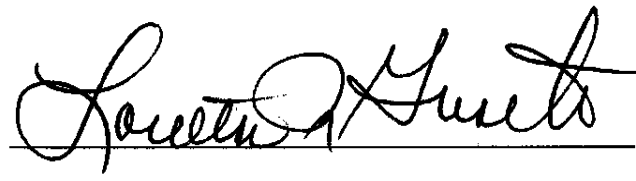
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BORROWER ACKNOWLEDGMENT
State of **ILLINOIS**

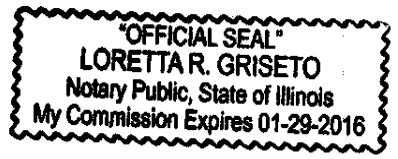
County of Cook

This instrument was acknowledged before me on September 26, 2013 (date) by

DONNA KRICK (name/s of person/s).

 (Signature of Notary Public)

(Seal)



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EXHIBIT A


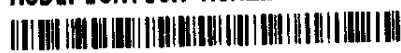
BORROWER(S): DONNA KRICK, AS A WIDOW AND NOT SINCE REMARRIED

LOAN NUMBER: 2300250409

LEGAL DESCRIPTION:

PARCEL 1: LOT 10 (EXCEPT THAT NORTHEASTERLY 160.73 FEET THEREOF) IN THE COMMONS OF PALOS PARK III, BEING A SUBDIVISION IN THE NE 1/4 OF SECTION 26, TOWNSHIP 27 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THEREOF RECORDED JUNE 11, 1997 AS DOCUMENT 97485626. **PARCEL 2:** NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS CREATED BY DECLARATION OF COVENANTS AND RESTRICTIONS RECORDED AS DOCUMENT 97689474

ALSO KNOWN AS: 127 COMMONS DR, PALOS PARK, ILLINOIS 60464

 **KRICK**
47704554
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


IL *WHEN RECORDED, RETURN TO:*
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **DONNA KRICK, AS A WIDOW AND NOT SINCE REMARRIED** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR U.S. BANK N.A.** for **\$311,985.00** and interest, dated **JUNE 8, 2012** and recorded on **JUNE 20, 2012** in **INSTRUMENT NO. 1217213020**. Mortgage tax paid:

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK N.A.** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **JULY 8, 2013** in **INSTRUMENT NO. 1318939019**.