

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
2801 Woodside Street
Dallas, Texas 75204

Prepared By:
RUTH RUHL, P.C.
2801 Woodside Street
Dallas, TX 75204

[Space Above This Line For Recording Data]

Loan No.: 0018090233

MERS No.: 1000312-0001052112-5

MERS Phone: 1-888-679-6377

LOAN MODIFICATION AGREEMENT

(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 ("Agreement"), made this 26th day of August, 2013, between Kathleen M Domrese, a single woman, whose address is 17552 W Quail Trail, Tinley Park, Illinois 60487 ("Borrower/Grantor") and Wintrust Mortgage Corporation, whose address is 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047

and Mortgage Electronic Registration Systems, Inc. ("Lender/Grantee"), ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, dated October 5th, 2010, granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on October 29th, 2010, in Book/Liber N/A, Page N/A, Instrument No. 1030235084, Official Records of Cook County, Illinois, and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in said Security Instrument and defined therein as the "Property," located at 17552 W Quail Trail, Tinley Park, Illinois 60487

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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. **Current Balance.** As of August 1st, 2013, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$139,517.99.
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 4.000%, beginning July 1st, 2013, both before and after any default described in the Note. The yearly rate of 4.000% 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. \$583.10, beginning on the 1st day of August, 2013, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1st, 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 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047 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.

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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 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, sewer items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

8. Bankruptcy. 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 agreement of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

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.

In Witness Whereof, Lender and Borrower have executed this Agreement.

9-6-13
Date _____

Kathleen M. Domrese
Kathleen M Domrese (Seal)
-Borrower

Date _____

(Seal)
-Borrower

Date _____

(Seal)
-Borrower

Date _____

(Seal)
-Borrower

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Loan No.: 0018090233

BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

§
§
§

On this 6th day of September, 2013, before me,
Sandra L. Kruger [name of notary], a Notary Public in and for said state,
personally appeared Kathleen M Domrese

[name of person acknowledged], known to me to be the person who executed the within instrument, and
acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)

Sandra L. Kruger

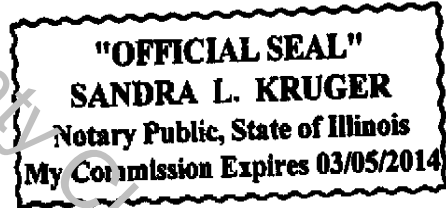
Notary Signature

Sandra L. Kruger

Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: 3/5/2014



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Loan No.: 0018090233

12-5-2013
-Date

Wintrust Mortgage Corporation
-Lender

By: [Signature]
Printed/Typed Name Mark Genigenburg
Its: Chief Financial Officer

LENDER ACKNOWLEDGMENT

State of Illinois §
County of COOK §

On this 5th day of December, 2013, before me,
Cynthia Leonard [name of notary], a Notary Public in and for said state,
personally appeared, Mark Genigenburg Chief Financial Officer
of Wintrust Mortgage Corporation

, Lender,
personally known to me to be the person who executed the within instrument on behalf of said entity, and
acknowledged to me that he/she/they executed the same for the purpose therein stated.



[Signature]
CYNTHIA LEONARD Notary Signature
Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: 2-2-14

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Loan No.: 0018090233

12-9-2013

-Date

Mortgage Electronic Registration Systems, Inc.

-Mortgagee

By: [Signature]
Printed/Typed Name: Linda Athy
Its: Assistant Secretary

MORTGAGEE ACKNOWLEDGMENT

State of Illinois

§
§
§

County of Cook

On this 5th day of December, 2013, before me,
Cynthia Leonard [name of notary], a Notary Public in and for said state,
personally Linda Athy, Assistant Secretary of Mortgage Electronic Registration
Systems, Inc., Mortgagee, personally known to me to be the person who executed the within instrument on behalf of
said entity, and acknowledged to me that he/she/they executed the same for the purpose therein stated.



[Signature]
CYNTHIA LEONARD Notary Signature
Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: 2-2-14

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EXHIBIT A

PARCEL 1: THE SOUTH 29.83 FEET OF THE NORTH 72.50 FEET OF THE WEST 60.00 FEET OF THE EAST 101.78 FEET OF LOT 84 IN PHEASANT CHASE WEST TOWNHOMES, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 34, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AFORESAID AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR PHEASANT CHASE WEST TOWNHOMES, A PLANNED UNIT DEVELOPMENT, DATED NOVEMBER 2, 1990 AND RECORDED NOVEMBER 1, 1990 AS DOCUMENT 90-42314 FROM HERITAGE TRUST COMPANY, SUCCESSOR TRUSTEE TO HERITAGE BRIDGEN BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 12, 1988 KNOWN AS TRUST NUMBER 88-3316 TO KENNETH J. JAWOR, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

of Cook County Clerk's Office