

This Document Prepared By:
CHERYL AMBROSE
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715
(800) 416-1472

When recorded mail to: #:8434537
First American Title
Loss Mitigation Title Services 1079 1z
P.O. Box 27670
Santa Ana, CA 92799
RE: BAJKOWSKI - PR DOCS

Tax/Parcel No. 15081130310000

[Space Above This Line for Recording Data]

Original Principal Amount: \$129,000.00
Unpaid Principal Amount: \$117,120.71
New Principal Amount \$117,850.63
New Money (Cap): \$729.92

Fannie Mae Loan No.:
Loan No: (scan barcode)

48090470

LOAN MODIFICATION AGREEMENT (MORTGAGE)
(Providing for FIXED Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 1ST day of NOVEMBER, 2013, between JOHN P. BAJKOWSKI, AN UNMARRIED MAN ("Borrower") whose address is 1509 MORRIS AVENUE, BERKELEY, ILLINOIS 60163 and WELLS FARGO BANK, N.A. ("Lender"), whose address is 3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated JULY 28, 2005 and recorded on AUGUST 10, 2005 in INSTRUMENT NO. 0522205497, of the 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 the Security Instrument and defined therein as the "Property", located at

1509 MORRIS AVENUE, BERKELEY, ILLINOIS 60163
(Property Address)

the real property described being set forth as follows:



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LOT 186 AND THE NORTH 20 FEET OF LOT 185 IN J.W. MCCORMACK'S WESTMORELAND SUBDIVISION IN THE WEST 1/2 OF FRACTIONAL SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH OF INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

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):

- As of **NOVEMBER 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$117,850.63**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal at the yearly rate of **4.0000%** from **NOVEMBER 1, 2013**, and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. **\$492.54** beginning on the **1ST** day of **DECEMBER, 2013**. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If 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.. The new Maturity Date will be **NOVEMBER 1, 2053**.

Months	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-480	4.0000%	11/01/2013	\$492.54	\$351.59 Adjusts annually after year 1	\$844.13 Adjusts annually	12/01/2013	480

If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.



- 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 those 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.

- 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:

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- (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, 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
- (b) 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.
3. 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 heirs, executors, administrators, and assigns of the Borrower.
- (f) If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.


BAJKOWSKI
48090470
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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In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

Dhara P. Parekh

D. P. Parekh

Vice President Loan Documentation

12-4-13

By

(print name)
(title)

Date

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

STATE OF MN

COUNTY OF Dakota

The instrument was acknowledged before me this 12.4.2013 by

Dhara P. Parekh,

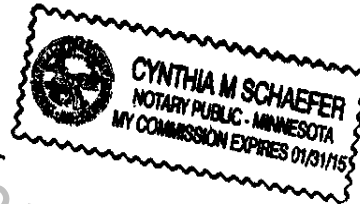
the

Vice President Loan Documentation

of WELLS FARGO BANK, N.A.,

a Vice President Loan Documentation, on behalf of said corporation.

Cynthia M Schaefer
Notary Public



Printed Name: Cynthia M Schaefer

My commission expires: Jan 31 2015

**THIS DOCUMENT WAS PREPARED BY:
CHERYLAMBROSE
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715**



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In Witness Whereof, I have executed this Agreement.

John P. Bajkowski
Borrower: **JOHN P. BAJKOWSKI**

11-13-13
Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

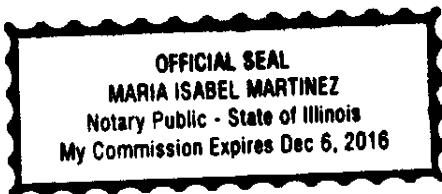
The foregoing instrument was acknowledged before me on November 13, 2013

(date) by **JOHN P. BAJKOWSKI** (name/s of person/s acknowledged).

Maria Isabel Martinez
Notary Public

(Seal)
Print Name: Maria Isabel Martinez

My commission expires: 12-6-16



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Date: **NOVEMBER 1, 2013**
Loan Number: (scan barcode)
Lender: **WELLS FARGO BANK, N.A.**

Borrower: **JOHN P. BAJKOWSKI**

Property Address: **1509 MORRIS AVENUE, BERKELEY, ILLINOIS 60163**

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

John P. Bajkowski 11-13-13

Borrower Date
JOHN P. BAJKOWSKI

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date