

**Illinois Anti-Predatory  
Lending Database  
Program**

**Certificate of Exemption**

**Report Mortgage Fraud  
800-532-8785**

The property identified as: **PIN: 25-02-104-027-0000**

**Address:**

**Street:** 828 East 88th Place

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60619

**Lender:** REAL ESTATE MORTGAGE NETWORK, INC

**Borrower:** NOREEN E. FORD

**Loan / Mortgage Amount:** \$207,209.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

**Certificate number:** 1D63B4EF-1157-474F-8453-D76BD46304CA

**Execution date:** 11/12/2013

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----- [Space Above This Line for Recording Data] -----

Please return to:

Real Estate Mortgage Network, Inc.  
 Attn: Dorothy Blount, Loss Mitigation Dept.  
 425 Phillips Blvd., Ewing, NJ 08618

**Please Record and Return to:**

**BLACKSTONE SETTLEMENT SERVICES**  
 305 Old York Road, Suite 310  
 Jenkintown, PA 19046

PIN 25-02-104-  
 037-  
 3000

FHA#137-6020584/729

Loan#0034065235

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

This Loan Modification Agreement ("Agreement"), made this 26<sup>th</sup> day of September, 2013, between Noreen E. Ford, a Single Woman, whose address is 828 East 88<sup>th</sup> Place, Chicago, Illinois 60619 ("Borrower") and Real Estate Mortgage Network, 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 \$207,209.00 payable to Mortgage Electronic Registration Systems, Inc. ("MERS") acting solely as nominee for Real Estate Mortgage Network, Inc. d/b/a/ REMN, Inc., dated November 1, 2010 and recorded in the Office of the Cook County Recorder of Deeds, Illinois on November 3, 2010 as Document No. 1030716023, and re-recorded to include the Legal Description on March 7, 2013 as Document No. 1306629047, and assigned from MERS to Real Estate Mortgage Network, Inc. by Assignment dated December 18, 2012 and recorded on December 26, 2012 as Document No. 1236108456, 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:

828 East 88<sup>th</sup> Place, Chicago, Illinois 60619

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 November 1, 2013, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$165,832.62 consisting of the unpaid amount(s) loaned to the Borrower by the Lender and any capitalized interest, escrows, costs and fees to date. The Unpaid Principal Balance prior to the modification was \$200,112.91.
- 2) The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.875%, from November 1, 2013. The Borrower promises to make monthly payments of principal and interest of U.S. \$779.81 beginning on the 1st day of December, 2013, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2043 (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.

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The Borrower will make such payments at:

**Real Estate Mortgage Network, Inc.  
425 Phillips Blvd., Ewing, NJ 08618**

or at such other place as the Lender may require.

- 3) 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.

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.


**Real Estate Mortgage Network, Inc.**  
(Lender)

By:

  
Angela Pulli

Title:

**Vice President and Assistant Secretary**

 (Seal)  
Ndreen E. Ford - Borrower

\_\_\_\_\_ (Seal)  
- Borrower

Dated as to Lender:

# UNOFFICIAL COPY

## NOTARY ACKNOWLEDGEMENT

Loan Modification  
Noreen E. Ford  
Loan # 0034065235

STATE OF ILLINOIS

COUNTY OF Cook

I Noreen E. Ford, a Notary Public in and for said county and state do hereby certify that NOREEN E. FORD personally known to me (or satisfactorily proven) be the same person subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 12 day of NOVEMBER, 2013.

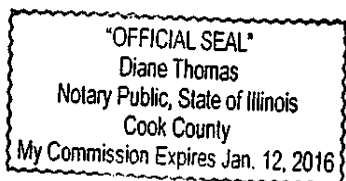
Diane Thomas  
Notary Public

Printed Name: Diane Thomas

My Commission Expires:

1-12-2016

SEAL/STAMP



# UNOFFICIAL COPY

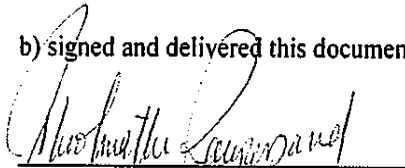
## NOTARY ACKNOWLEDGEMENT

Loan Modification  
Noreen E. Ford  
Loan #0034065235

State of New Jersey, County of Mercer )ss:

I CERTIFY that on this the 20<sup>th</sup> day of November, 2013, Angela Pulli Vice President and Assistant Secretary of Real Estate Mortgage Network, Inc. at 425 Phillips Blvd., Ewing, NJ 08618 personally came before me and acknowledged under oath to my satisfaction, that this person:

- a) is named in and personally signed the attached document; and
- b) signed and delivered this document as her act and deed; and

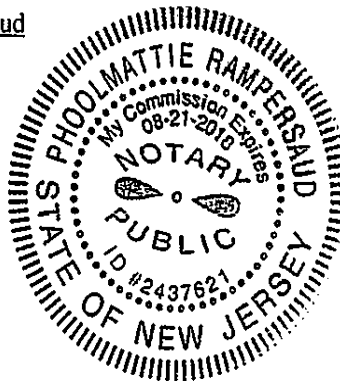
  
 \_\_\_\_\_  
 Notary Public

Print Name: Phoolmattie Rampersaud

My commission expires:

\_\_\_\_\_

SEAL/STAMP



Property of Cook County Clerk's Office

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Loan Modification  
Noreen E. Ford  
Loan #0034065235

## Exhibit "A"

Lot 14 in Block 3 in Dupont Park, a Subdivision of that part of the North 3/4 of the West 1/2 of Section 2, Township 37 North, Range 14, East of the Third Principal Meridian, West of the Illinois Central Railroad R.O.W. in Cook County, Illinois.

Property of Cook County Clerk's Office