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Doc#: 1403739037 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/06/2014 09:31 AM Pg: 1 of 6

This Document Prepared By:
MIMI NGUYEN
WELLS FARGO BANK, N.A.
MAC # X2303-01N
1 HOME CAMPUS
DES MOINES, IA 50328

When Recorded Mail To:
FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

Tax/Parcel No. 14174030461004

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$30,000.00 **Investor Loan No.:**
Unpaid Principal Amount: \$28,212.53 **Loan No. (scan barcode)**
New Principal Amount \$28,212.53
New Money (Cap): \$0.00

MODIFICATION TO MORTGAGE (Providing for Fixed Interest Rate).

This Modification Agreement ("Agreement"), made this 5TH day of DECEMBER, 2013, between THOMAS K MURPHY ("Borrower" or "Grantor") whose address is 4315 NORTH KENMORE AVE UNIT 2N, CHICAGO, ILLINOIS 60613 and WELLS FARGO BANK, N.A. ("Lender") whose address is 1 HOME CAMPUS, DES MOINES, IA 50328, Lender and Borrower are collectively referred to as the "Parties".

RECITALS:

- A. Borrower executed and delivered to Lender that certain MORTGAGE dated JANUARY 13, 2003, securing the Debt Instrument of the same date (together with any renewals, extensions, or modifications to the Debt Instrument made prior to the date of this Agreement), recorded on FEBRUARY 4, 2003 in

Wells Custom Modification to Security Instrument 11192013_257

First American Mortgage Services
ILLINOIS

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HEQ-MT

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SC 3
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INT 24

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INSTRUMENT NO. 0030164947 of the Records of the Office of the Probate judge of the **COUNTY of COOK, State of ILLINOIS** (the "Security Instrument"), and covering the property described in the Security Instrument and located at **4315 NORTH KENMORE AVE UNIT 2N, CHICAGO, ILLINOIS 60613** (the "Property"), more particularly described as follows

SEE EXHIBIT A

- B. This section is intentionally left blank
- C. The security Instrument currently provides for
A payment in full date of **JANUARY 20, 2013**
- D. The parties desire to change the security instrument to provide for
A payment in full date of **NOVEMBER 20, 2023**
- E. The parties wish to modify and amend the Security Instrument to reflect the above change.

AGREEMENTS

For good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge Borrower and Lender agree as follows:

1. The Security instrument is modified and amended as follows:
The payment in full date is **NOVEMBER 20, 2023**.
2. All capitalized terms not defined herein shall have the meanings set forth in the Security Instrument.
3. Except as expressly provided in this Agreement, all terms, covenants, conditions, and provisions of the Security Instrument (including any previous modifications) shall remain unchanged and in full force and effect, and this Agreement shall not affect Lenders security interest in, or lien priority on, the Property. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Security instrument and the Debt Instrument at the time and in the manner therein provided.
4. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Security Instrument, the provisions of this Agreement shall control.
5. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Security Instrument or the Debt instrument.
6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligations in connection with the Debt instrument. The co-mortgagor/co-trustor is not personally obligated to pay the debt evidenced by the Debt Instrument and the Security Instrument (as extended or amended hereby). The co-mortgagor/co-trustor agrees that Lender and Borrower may agree to extend, modify, forbear or make other accommodations with regard to the terms of the Debt instrument or the Security Instrument (as extended or amended hereby) without the co-mortgagor/co-trustor's consent.
7. This Agreement is binding on and shall inure to the benefit of the respective heirs, legal representatives, successors, and permitted assigns of the Parties.



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8. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Notice of Special Flood Hazard disclosure.
9. By Signing below, Borrower acknowledges that Borrower has received, read and agrees to the terms of this Agreement and that Borrower has retained a copy of this Agreement.

The Parties have executed this Agreement under seal as of the day and year first above written.

Property of Cook County Clerk's Office



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In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA DBA AMERICA'S SERVICING COMPANY

By Alan Hancock (print name)
ALAN HANCOCK (title)
Vice President Loan Documentation

1-7-14 Date
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LENDER ACKNOWLEDGMENT

STATE OF Iowa
COUNTY OF Dallas

Before me, the undersigned, a Notary Public, in and for said County and State, this 7th day of January, 2014, personally appeared Alan Hancock the Vice President Loan Documentation of WELLS FARGO BANK, NA DBA AMERICA'S SERVICING COMPANY, a _____, and acknowledged the execution of the foregoing instrument

Ryan DeHaan
Notary Public

Printed Name: Ryan DeHaan
My commission expires: 9/11/15



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In Witness Whereof, I have executed this Agreement.

Borrower: THOMAS K MURPHY

12/7/13

Date

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

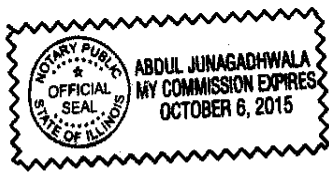
The foregoing instrument was acknowledged before me on 12.07.13

(date) by THOMAS K MURPHY (name/s of person/s acknowledged).

Abdul Junagadhwal
Notary Public

(Seal)
Print Name: ABDUL JUNAGADHWALA

My commission expires: OCT. 06. 15



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EXHIBIT A

STREET ADDRESS: 4315 N KENMORE, UNIT 2N
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 14-17-403-046-1004

LEGAL DESCRIPTION:

PARCEL 1: UNIT 2N TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 4315 NORTH KENMORE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 96097169, AS AMENDED, IN THE WEST HALF OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EXCLUSIVE USE FOR PARKING PURPOSES IN AND TO PARKING SPACE NO. P4, A LIMITED COMMON ELEMENT, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM AND SURVEY ATTACHED THERETO, IN COOK COUNTY, ILLINOIS.

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