

Investor Loan # 1708395188

When Recorded Return To:
Green Tree Servicing LLC
7360 South Kyrene Road
Tempe, AZ 85283

This document was prepared by Green Tree Servicing LLC

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

LOAN MODIFICATION AGREEMENT

05/07/14
K.S.
Sak et

This Loan Modification Agreement ("Agreement"), between AURELIO FLORES and BESSY A. FLORES ("Borrower") and Green Tree Servicing LLC ("Lender"), amends and supplements 1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 01/27/2009 Recorded 02/06/2009 Instrument No. 0903708070 Records of Cook County; 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:

3242 N ALBANY AVE
CHICAGO, IL 60618

ORIGINAL

Remortgage Index Number: 13-24-318-0100000; 13-24-318-0200000
the real property described in the above-referenced Security Instrument.

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 04/01/2014, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. \$415,410.49 consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- 2.\$124,623.15 of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$290,787.34. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of 4.62500%, from 04/01/2014. Borrower promises to make monthly payments of principal and interest of U.S. \$1,330.73, beginning on the 05/01/2014, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of 4.62500% will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new monthly payment amount does not include any amounts owed for escrow. Borrower may refer to the monthly billing statement for the escrow amount owed. The new Maturity Date will be 04/01/2054. Borrower's payment schedule for the modified Loan is as follows:

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Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
1-40	4.625%	04/01/2014	\$1,330.73	05/01/2014	480

3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. If Borrower makes a partial prepayment of Principal, Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.
5. 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 these 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 understands and agrees that:

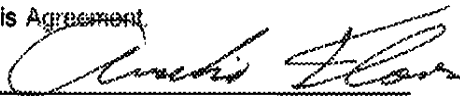
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, 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.


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In Witness Whereof, the Lender and I have executed this Agreement.

Green Tree Servicing, LLC
Lender


AURELIO FLORES
4-23-2014
Date

By: 
Name: Susanne F Roman
Title: Licensed Loss Mitigation Specialist
License #: 820539


BESSYA FLORES
4-23-14
Date

APR 29 2014
Date

Account#: 895769487

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

..... [SPACE BELOW THIS LINE FOR ACKNOWLEDGEMENT]

Property of Cook County Clerk's Office

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State of: ILLINOIS

County of: COOK

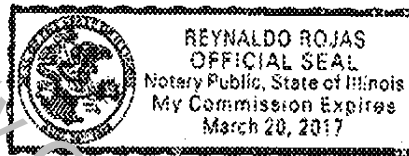
I, Reynaldo Rojas, a Notary Public in
and for said county and state do hereby certify that
AURELIO FLORES and BESSY A. FLORES

personally known to me to be the same person(s) whose name(s) subscribed to the
foregoing instrument appeared before me this day in person, and acknowledged that
he/she/they signed and delivered the said instrument as his/her/their free and voluntary
act, for the uses and purposes therein set forth.

Given under my hand and official seal, this the 23 day of April, 2014

My Commission Expires: March 20, 2017

Reynaldo Rojas
Notary Public



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STATE OF Arizona

County of Maricopa

The foregoing instrument was acknowledged before me on this day of APR 29 2014,
by Susanne E. Roman of Green Tree Servicing LLC a corporation, on behalf of the corporation.



Notary Public



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Exhibit "A"

LOTS 5 AND 6 IN BLOCK 7 IN S. E. GROSS' UNDER DEN LINDEN ADDITION TO CHICAGO OF PART OF THE SOUTH WEST QUARTER OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office