

Prepared by: Michael L. Riddle
Middleberg Riddle Group
717 N. Harwood, Suite 2400
Dallas, TX 75201

Recording Requested By and Return To:
REGIONS BANK DBA REGIONS MORTGAGE
ASM/MOD DEPARTMENT - FT 5TH
215 FORREST STREET
HATTIESBURG, MS 39401

Permanent Index Number: 28-02-426-022-0000
[Space Above This Line For Recording Date]

Loan No: 1896013013

Data ID: 916

Borrower: SANDRA JOHNSON

Investor Loan No.: 0221368091

Original Recorded Date: June 5, 1998

Original Principal Amount: \$28,500.00

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 19th day of March, 2014, between THE ESTATE OF JERRY JOHNSON AND HIS WIFE, SANDRA JOHNSON, whose address is 3202 KINNE ROAD, ROBBINS, ILLINOIS 60472 ("Borrower") and REGIONS BANK DBA REGIONS MORTGAGE, as servicer for AND ATTORNEY-IN-FACT FOR HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-SHL1, 215 FORREST STREET, HATTIESBURG, MS 39401 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated May 15, 1998 and recorded in INSTRUMENT NO. 98473821 of the Official Records of the County Recorder's or Clerk's Office 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:

3202 KINNE ROAD, ROBBINS, ILLINOIS 60472

[Property Address]



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the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOFLocally known as: **3202 KINNE ROAD, ROBBINS, ILLINOIS 60472**

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 **April 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$32,469.38**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. 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%**, from **April 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. **\$155.01**, beginning on the **first day of May, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.000%** will remain in effect until principal and interest are paid in full.

If on **April 1, 2014** (the "Maturity Date"), 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.

3. 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 this 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.

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

Modified by Middleberg Riddle Group

Form 3179 1/01 (rev. 06/12)

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4. 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:
- (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. 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) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
 - (d) 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.
 - (e) 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.
 - (f) 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.



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Sandra Johnson 3/22/14
.....(Seal)

SANDRA JOHNSON -Borrower

FOR THE ESTATE OF JERRY JOHNSON

- Borrower Acknowledgment -

STATE OF ILLINOIS
COUNTY OF COOK

§
§

The foregoing instrument was acknowledged before me this 22 day of March, 2014, by

SANDRA JOHNSON



M. Sozzer

Notary Public

M Sozzer

(Printed Name)

My commission expires: 9-18-2015



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Lender: REGIONS BANK DBA REGIONS MORTGAGE,
as servicer for AND ATTORNEY-IN-FACT FOR
HSBC BANK USA, NATIONAL ASSOCIATION
AS TRUSTEE FOR CITIGROUP MORTGAGE
LOAN TRUST INC., ASSET-BACKED
PASS-THROUGH CERTIFICATES, SERIES
2007-SHL1

By: *Marianne Garner Lee*
MARIANNE GARNER LEE, VICE PRESIDENT

Date of Lender's Signature: 3/25/14

- Lender Acknowledgment -

STATE OF MISSISSIPPI §
COUNTY OF Forrest §

The foregoing instrument was acknowledged before me this
March 25th, 2014, by MARIANNE GARNER LEE, VICE
PRESIDENT of REGIONS BANK DBA REGIONS MORTGAGE, as servicer for AND
ATTORNEY-IN-FACT FOR HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE
FOR CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PASS-THROUGH
CERTIFICATES, SERIES 2007-SHL1, on behalf of the entity.



My commission expires

Tracey A. Whisenand
Notary Public
Tracey A. Whisenand
(Printed Name)



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Borrower: SANDRA JOHNSON

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Property Address: 3202 KINNE ROAD, ROBBINS, ILLINOIS 60472

LEGAL DESCRIPTION

LOT 287 IN J. E. MERRION'S ROBBINS PARK, BEING A SUBDIVISION OF LOTS 3,4, AND PART OF LOTS 2, 12 AND 13 IN LUCHTMEYER'S SUBDIVISION OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Locally known as: 3202 KINNE ROAD, ROBBINS, ILLINOIS 60472

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