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Doc#: 1416329006 Fee: \$48.00  
RHSP Fee:\$9.00 RPRF Fee: \$1.00  
Karen A.Yarbrough  
Cook County Recorder of Deeds  
Date: 06/12/2014 10:07 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:  
**WELLS FARGO BANK, N.A.**  
**ATTN: LIEN PROCESSING**  
**P.O. BOX 31557**  
**BILLINGS, MT 59107-9900**

Tax/Parcel No. 2830309021

[Space Above This Line for Recording Data]

Original Principal Amount: \$50,000.00

Investor Loan No.:

Unpaid Principal Amount: \$49,509.92

Loan No: (scan barcode)

New Principal Amount \$49,509.92

New Money (Cap): \$0.00

S Yes  
P 6  
S ly  
M N  
SC Yes  
E Yes  
INT PA

## MODIFICATION TO MORTGAGE (Providing for Fixed Interest Rate)

This Modification Agreement ("Agreement"), made this 28TH day of APRIL, 2014, between ANDRZEJ STELMASZUK ("Borrower" or "Grantor") whose address is 17455 71ST CT, TINLEY PARK, ILLINOIS 60477 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 JUNE 17, 2004 , securing the Debt Instrument of the Note bearing the same date as (together with any renewals, extensions, or modifications to the Debt Instrument made prior to the date of this Agreement), recorded on JUNE 28,

Wells Custom Modification to Security Instrument 01072014\_257

First American Mortgage Services  
ILLINOIS



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2004 in INSTRUMENT NO. 0418047049 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 17455 71ST CT, TINLEY PARK, ILLINOIS 60477 (the "Property"), more particularly described as follows

## SEE EXHIBIT A

- B. This section is intentionally left blank
- C. The security Instrument currently provides for  
payment in full date of **JUNE 17, 2014**
- D. The parties desire to change the security instrument to provide for  
A payment in full date of **APRIL 20, 2034**
- 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 **APRIL 20, 2034**.
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 9as 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.

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HEQ-MT



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In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA DBA AMERICA'S SERVICING COMPANY

By *Karen Ann Marie Johnson* 05/14/14 Date  
**Karen Ann Marie Johnson** (print name)  
**Vice President Loan Documentation** (title)

### LENDER ACKNOWLEDGMENT

STATE OF mn COUNTY OF Dakota

The instrument was acknowledged before me this 5/14/2014 by  
*Karen Ann Marie Johnson* the  
**Vice President Loan Documentation**  
of WELLS FARGO BANK, NA DBA AMERICA'S  
SERVICING COMPANY, a **Vice President Loan Documentation**, on behalf of said company.

*Julie Ann Prieto*  
Notary Public



Printed Name: Julie Ann Prieto

My commission expires: 1/31/2019

### THIS DOCUMENT WAS PREPARED BY:

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



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In Witness Whereof, I have executed this Agreement.

Andrzej Stelmazuk  
Borrower: **ANDRZEJ STELMASZUK**

05-08-2014  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

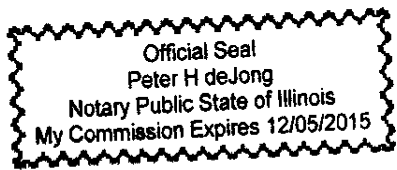
The foregoing instrument was acknowledged before me on 05/08/2014

(date) by ANDRZEJ STELMASZUK (name/s of person/s acknowledged).

Peter H. de Jong  
Notary Public

(Seal)  
Print Name: Peter H. de Jong

My commission expires: 12/05/2015



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## EXHIBIT A

### LEGAL DESCRIPTION:

LOT 15 IN BLOCK 4 IN DON L. DISE'S SUBDIVISION OF THE WEST 505.2 FEET OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN AND OF BLOCK 1 IN JOHN M. RAUBOFF'S PLAT OF BLOCKS 1, 2, 3 AND 4, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF LOTS 1 AND 2 OF THE SOUTHWEST 1/4 OF SECTION 30 AND OF PART OF THE NORTH 1/2 OF LOT 2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 12, 1909 AS DOCUMENT NO. 4404933, IN COOK COUNTY, ILLINOIS.

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