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This Document Prepared By:
AMANDA STOPM
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301

When recorded mail to: #3525572
First American Title
Loss Mitigation Title Services 12105.1
P.O. Box 27670
Santa Ana, CA 92799
RE: BUSTAMENTE - PROPERTY REPO

Tax/Parcel No. 13283270040000

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Original Principal Amount: \$180,000.00

Fannie Mae Loan No.: 1678760437

Unpaid Principal Amount: \$140,496.27

Loan No: 4800210936

New Principal Amount \$154,068.58

New Money (Cap): \$13,572.31

48730371

LOAN MODIFICATION AGREEMENT (MORTGAGE)

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 9TH day of APRIL 2014, between JOSE ANTONIO BUSTAMENTE AND MARIA C. BUSTAMENTE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY

("Borrower") whose address is 2449 N LOTUS, CHICAGO, ILLINOIS 60639 and U.S. BANK N.A. ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated OCTOBER 25, 2001 and recorded on NOVEMBER 7, 2001 in INSTRUMENT NO. 0011049032, of the OFFICIAL Records 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

2449 N LOTUS, CHICAGO, ILLINOIS 60639

(Property Address)

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the real property described being set forth as follows:

LOT FORTY THREE IN BLOCK EIGHT IN HOWSER'S SUBDIVISION OF THE SOUTH WEST QUARTER OF THE SOUTH WEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

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 "New Principal Balance") is **US \$154,068.58**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. **\$16,068.58** 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 **\$138,000.00**. Interest will be charged on the Interest Bearing Principal Balance at a yearly rate of **4.6250%** from **APRIL 1, 2014**. Borrower promises to make monthly payments of principal and interest of **U.S. \$631.53** beginning on the **1ST** day of **MAY, 2014**. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If 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. The new Maturity Date will be **APRIL 1, 2054**.
3. I agree 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 I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. If I make a partial prepayment of Principal, the 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.

6. 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:

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- (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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.
7. 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.
- (e) 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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In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.
Rachel Fulks
By Rachel Fulks (print name)
Mortgage Document Officer (title)

5/13/14
Date

[Space Below This Line for Acknowledgments]

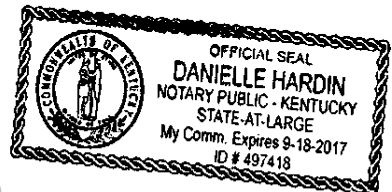
LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY
COUNTY OF DANVERS

The foregoing instrument was acknowledged before me this 5/13/14 by
RACHEL FULKS, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,
a NATIONAL BANKING ASSO or behalf of said national association.

Danielle Hardin
Notary Public

Printed Name: Danielle Hardin
My commission expires: 9/18/2017



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In Witness Whereof, I have executed this Agreement.

(Seal)
Borrower
JOSE ANTONIO BUSTAMENTE

Date
4-17-2014 (Seal)
Borrower

Date

(Seal)
Borrower

Date

(Seal)
Borrower
MARIA C BUSTAMENTE

Date
4-17-2014 (Seal)
Borrower

Date

(Seal)
Borrower

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT
State of **ILLINOIS**

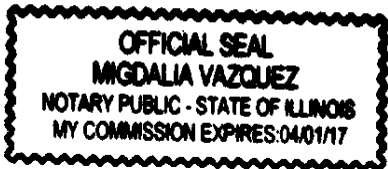
County of **COOK**

This instrument was acknowledged before me on **04/17/2014** (date) by

JOSE ANTONIO BUSTAMENTE, MARIA C BUSTAMENTE (name/s of person/s acknowledged).

Migdalia Vazquez
Notary Public
(Seal)
Printed Name: **Migdalia Vazquez**

My Commission expires: **04/01/17**



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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **JOSE ANTONIO BUSTAMENTE AND MARIA C. BUSTAMENTE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY**

to **UNIVERSAL MORTGAGE CORPORATION** for **\$180,000.00** and interest, dated **OCTOBER 25, 2001** and recorded on **NOVEMBER 7, 2001** in **INSTRUMENT NO. 0011049032**. Mortgage tax paid: \$

This mortgage was assigned from **UNIVERSAL MORTGAGE CORPORATION** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **SEPTEMBER 28, 2010** in **INSTRUMENT NO. 1027115028**.

48730371 BUSTAMENTE IL
FIRST AMERICAN ELS
MODIFICATION AGREEMENT