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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/08/2014 09:55 AM Pg: 1 of 5

DOCUMENT PREPARED BY:
Caliber Home Loans Inc.
13801 Wireless Way
Oklahoma City, OK 73134

AND WHEN RECORDED MAIL TO:
T.D. Service Company
4000 W. Metropolitan Dr. Ste. 400
Orange, CA 92668

Service No. **3895020DT1**/Loan No. **9801217226**

SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

LOAN MODIFICATION AGREEMENT

S Yes
P S
S No
M No
SC Yes
E Yes
INT Yes

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GSE Loan Number: 475475968

Servicer Loan Number: 00009801217226

This document was prepared by: Caliber Home Loans, Inc.

~~After recording please return to:~~ Caliber Home Loans, Inc.
13801 Wireless Way
Oklahoma City, Oklahoma 73134

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED.

LOAN MODIFICATION AGREEMENT

3895020 [initials]

This Loan Modification Agreement ("Modification"), is effective November 1, 2013, between MATILDE GONZALEZ ("Borrower") and Caliber Home Loans, Inc. ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated September 4, 2007, in the original principal sum of U.S. \$301,500.00, and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded on ~~X~~ as Document No. in Book of Liber, at page(s), of the Records of, . The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at 1313 PALM DR WHEELING, IL 60090. That real property is described as follows: .

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and the Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

DEC. 10/15/07 #728848070

1. The Borrower represents that the Borrower is, is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$4,470.75, have been added to the indebtedness under the terms of the Note and Security Instrument. As of October 25, 2013, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$306,152.04.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.000%, beginning October 1, 2013. The Borrower promises to make monthly payments of principal and interest of U.S. \$895.67, beginning on November 1, 2013, and continuing thereafter on the same day of each succeeding month. If on October 1, 2053 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at Caliber Home Loans, Inc. 13801 Wireless Way Oklahoma City, Oklahoma 73134 or at such other place as the Lender may require.
4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and the Security Instrument,

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including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

- 5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

- 6. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification.
 - 1-4 Family Rider – Assignment of Rents
 - Modification Due on Transfer Rider
 - Bankruptcy Rider
 - Other Rider

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

11-04-2013
Date

MATILDE GONZALEZ Seal
MATILDE GONZALEZ Borrower

Date

-Seal
Borrower

Date

-Seal
Borrower

Date

-Seal
Borrower

11/25/13
Date

By:
Caliber Home Loans, Inc.

GSE Loan Number: 475475968

Servicer Loan Number: 00009801217226

[Space below this line for acknowledgement in accordance with laws of jurisdiction]

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Modification Due on Transfer Rider

THIS MODIFICATION DUE ON TRANSFER RIDER, effective November 01, 2013, is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by MATILDE GONZALEZ (the "Borrower") and Caliber Home Loans, Inc. (the "Lender") covering the Property described in the Loan Modification Agreement located at:
1313 PALM DR
WHEELING, IL 60090

In addition to the covenants and agreements made in the Loan Modification Agreement, the Borrower and Lender covenant and agree as follows:

- A. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Loan Modification Agreement, the Borrower agrees as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment-in-full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of the Loan Modification Agreement.

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.

- B. Except as otherwise specifically provided in this Modification Due on Transfer Rider, the Loan Modification Agreement, the Note and Security Instrument will remain unchanged and in full effect.

11-06-2013
Date

MATILDE GONZALEZ Seal
MATILDE GONZALEZ Borrower

Date

-Seal
Borrower

Date

-Seal
Borrower

Date

-Seal
Borrower

11/25/13
Date

By: [Signature]
Caliber Home Loans, Inc.

GSE Loan Number: 475475968

Servicer Loan Number: 00009801217226

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Whitestar Title Corp.
6725 South Pulaski Road, Chicago, IL 60629
(773)581-7761, Fax (773)581-8911
Authorized Agent For: First American Title Insurance Company

SCHEDULE A-1: PROPERTY DESCRIPTION

Commitment Number: OAK-110662WST

The land referred to in this Commitment is described as follows:

LOT 681 IN HOLLYWOOD RIDGE UNIT NUMBER 2, BEING A RESUBDIVISION OF LOT 16 AND PART OF LOT 17 IN OWNERS DIVISION OF BUFFALO CREEK FARM, BEING A SUBDIVISION OF PART OF SECTION 2, 3, 4, 9 AND 10, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

FOR INFORMATION ONLY: 03-09-208-006

1313 PALM DRIVE, WHEELING, IL 60090

PLEASE NOTE: THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR CONVENIENCE ONLY AND ARE NOT INSURED.