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Doc#: 1419729081 Fee: \$48.00  
RHSP Fee:\$9.00 RPRF Fee: \$1.00  
Karen A.Yarbrough  
Cook County Recorder of Deeds  
Date: 07/16/2014 04:41 PM Pg: 1 of 6

This Document Prepared By:  
**WENDI M STEINKEMP**  
**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. 11-31-226-023-0000

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_  
**Original Principal Amount: \$43,380.00**  
**Unpaid Principal Amount: \$43,185.62**  
**New Principal Amount \$43,185.62**  
**New Money (Cap): \$0.00**

**Investor Loan No.:**  
**Loan No: (scan barcode)**

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

This Modification Agreement ("Agreement"), made this 16TH day of MAY, 2014, between **AL RICK C KNIGHT JR MARRIED AND JENNIFER M KNIGHT, NON-VESTED SPOUSE** ("Borrower" or "Grantor") whose address is **6816 N ASHLAND AVENUE 2D, CHICAGO, ILLINOIS 60626** 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 **AUGUST 1, 2006**, securing the Debt Instrument of the Note **bearing the same date** as (together with any renewals, extensions, or

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First American Mortgage Services  
ILLINOIS

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HEQ-MT

6/25/14

S Yes  
P 6  
S NO  
M NO  
SC Yes  
E Yes  
INT INT

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modifications to the Debt Instrument made prior to the date of this Agreement), recorded on **AUGUST 15, 2006** in **INSTRUMENT NO. 0622733005** 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 **6816 N ASHLAND AVENUE 2D, CHICAGO, ILLINOIS 60626** (the "Property"), more particularly described as follows

## SEE ATTACHED EXHIBIT A

- B. This section is intentionally left blank
- C. The security Instrument currently provides for  
A payment in full date of **AUGUST 1, 2046**
- D. The parties desire to change the security instrument to provide for  
A payment in full date of **MAY 20, 2047**
- 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 **MAY 20, 2047**.
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 (as 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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In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA DBA AMERICA'S SERVICING COMPANY

By *Karen Ann Marie Johnson*  
**Karen Ann Marie Johnson** (print name)  
**Vice President Loan Documentation** (title)

06/09/2014  
Date

**LENDER ACKNOWLEDGMENT**

STATE OF MINN

COUNTY OF Dakota

The instrument was acknowledged before me this 6/09/2014 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:**  
**WENDI M STEINKEMP**  
**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.

Borrower: ALRICK C KNIGHT JR

Borrower: JENNIFER M KNIGHT

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

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

May 23, 2014

Date

Date

Date

Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of IL

County of COOK

The foregoing instrument was acknowledged before me on May 23rd, 2014

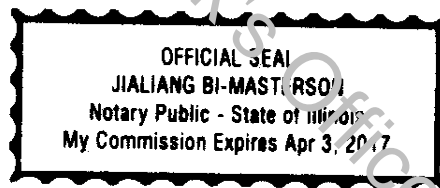
(date) by ALRICK C KNIGHT JR, JENNIFER M KNIGHT (name/s of person/s acknowledged).

[Signature]

Notary Public

(Seal)  
Print Name: Jialiang Bi-Masterson

My commission expires: Apr 3, 2017



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## EXHIBIT A

**STREET ADDRESS:** 6816 N. ASHLAND AVE; #2D  
**CITY:** CHICAGO                      **COUNTY:** COOK  
**TAX NUMBER:** 11-31-226-023-0000

**LEGAL DESCRIPTION:**

UNIT NUMBER 2D IN THE KELSEY COURT II CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOT 4 IN BLOCK 43 IN ROGERS PARK, BEING A SUBDIVISION OF SECTION 30 LYING SOUTH OF THE INDIAN BOUNDARY LINE, THE NORTHEAST 1/4 AND PART OF THE NORTHWEST 1/4 OF SECTION 31 AND ALSO THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32 ALL IN TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0603934071; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY ILLINOIS.

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