

When recorded mail to: #:8793591  
First American Title  
Loss Mitigation Title Services 27926.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: LANE - PROPERTY REPORT

This Document Prepared By:  
**BARBARA L. HANSON**  
NATIONWIDE ADVANTAGE MORTGAGE COMPANY  
1100 LOCUST ST  
DES MOINES, IA 50391  
(800) 356-3443

When Recorded Mail To:  
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ATTN: LMTS  
P.O. BOX 27670  
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Tax/Parcel No. 28223060630000

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Original Principal Amount: \$189,805.00      FHA/VA Case No.:1373880817703  
Unpaid Principal Amount: \$194,518.79      Loan No: 2220012  
New Principal Amount \$194,518.79  
New Money (Cap): \$0.00

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this 27<sup>TH</sup> day of MAY, 2014, between **TIANA LANE, CARLOS LANE HUSBAND AND WIFE** ("Borrower"), whose address is **16404 S ROY ST, OAK FOREST, ILLINOIS 60452** and **NATIONWIDE ADVANTAGE MORTGAGE COMPANY** ("Lender"), whose address is **1100 LOCUST ST, DES MOINES, IA 50391**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **FEBRUARY 25, 2008** and recorded on **MARCH 5, 2008** in **INSTRUMENT NO. 080650270 PAGE 1-10**, 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

**16404 S ROY ST, OAK FOREST, ILLINOIS 60452**

(Property Address)

the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

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):

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1. As of, **JUNE 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$**194,518.79**, 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 **4.7500%**, from **JUNE 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,014.70**, beginning on the **1ST** day of **JULY, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.7500%** will remain in effect until principal and interest are paid in full. If on **JUNE 1, 2044** (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 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.

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, 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.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. 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. Except as otherwise specifically provided in this

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Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

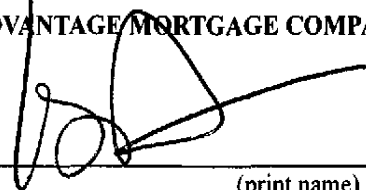
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Property of Cook County Clerk's Office

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In Witness Whereof, the Lender has executed this Agreement.

NATIONWIDE ADVANTAGE MORTGAGE COMPANY

  
\_\_\_\_\_

6-12-14  
\_\_\_\_\_

By **Lisa Nicholson** (print name)  
**Assistant Vice President** (title)

Date

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

### LENDER ACKNOWLEDGMENT

STATE OF Iowa

COUNTY OF Polk

Before me, the undersigned, a Notary Public, in and for said County and State, this 12th day of June, 2014 personally appeared **LISA NICHOLSON**, the **ASSISTANT VICE PRESIDENT** of **NATIONWIDE ADVANTAGE MORTGAGE COMPANY**, a Corp, and acknowledged the execution of the foregoing instrument

  
\_\_\_\_\_  
Notary Public



Printed Name: Jill Dare

My commission expires: 9-11-2015

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In Witness Whereof, I have executed this Agreement.

*Tiana* (Seal)

Borrower

TIANA LANE

Date

6/4/14

\_\_\_\_ (Seal)

Borrower

Date

\_\_\_\_ (Seal)

Borrower

Date

*Carlos* (Seal)

Borrower

CARLOS LANE

Date

6/4/14

\_\_\_\_ (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 June 4, 2014 (date) by

TIANA LANE, CARLOS LANE (name/s of person/s acknowledged).

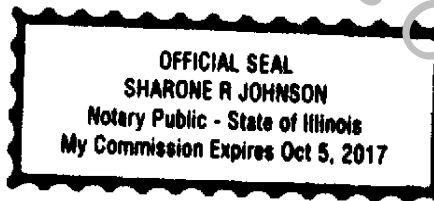
*Sharone R Johnson*  
Notary Public

(Seal)

Printed Name: Sharone R Johnson

My Commission expires:

10-5-17



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## EXHIBIT A

**BORROWER(S): TIANA LANE, CARLOS LANE HUSBAND AND WIFE**

**LOAN NUMBER: 2220012**

**LEGAL DESCRIPTION:**

**LOT 145 IN FIELDCREST THIRD ADDITION, A SUBDIVISION OF LOTS 1 TO 42 INCLUSIVE, IN BLOCK 8 AND LOTS 1 TO 43 IN BLOCK 9, IN WILLOWICK ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 AND PART OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID FIELDCREST COOK COUNTY, ILLINOIS, ON APRIL 27, 1962, AS DOCUMENT NUMBER LR2030584, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 16404 S ROY ST, OAK FOREST, ILLINOIS 60452**