

This Document Prepared By:  
**DAREESE NICHOLE COLEY**  
**WELLS FARGO BANK, N.A.**  
**3476 STATEVIEW BLVD, MAIL C# Y7301-03K**  
**FORT MILL, SC 29715**  
**(800) 416-1472**

When Recorded Mail To:  
**FIRST AMERICAN TITLE**  
**P.O. BOX 27670**  
**SANTA ANA, CA 92799-7670**

**Tax/Parcel No. 14-31-131-017-0000**

[Space Above This Line for Recording Data]

**Original Principal Amount: \$389,500.00**  
**Unpaid Principal Amount: \$371,641.50**  
**New Principal Amount \$623,052.54**  
**New Money (Cap): \$251,411.04**

**Investor Loan No.:** [REDACTED]  
**Loan No. (scan barcode)**

### **LOAN MODIFICATION AGREEMENT (MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this 3RD day of JUNE, 2014, between RONALD S SZATKOWSKI ("Borrower") whose address is 2044 W DICKENS AVE, CHICAGO, ILLINOIS 60647 and U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-BNC1 ("Lender") whose address is 60 LIVINGSTON AVENUE, SAINT PAUL, MN 55107, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated MAY 11, 2004 and recorded on JUNE 10, 2004 in INSTRUMENT NO. 0416239024, of the OFFICIAL Records of COOK COUNTY, ILLINOIS, and (2) the adjustable rate/fixed rate note (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

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**2044 W DICKENS AVE, CHICAGO, ILLINOIS 60647**  
(Property Address)

the real property described being set forth as follows:

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

**THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.**

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, **JUNE 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$623,052.54**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

**\$293,052.54** of the new Principal Balance shall be deferred (the "Deferred Principal Balance") and shall be due and payable at maturity. I will not pay interest or make monthly payments on this amount.

**\$200,657.81** of the New Principal Balance shall be due and payable at maturity (the "Balloon Balance") and I will pay interest on this amount.

2. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$330,000.00**. Interest at the rate of **3.8750%** will begin to accrue on the Interest Bearing Principal Balance as of **JUNE 1, 2014** and the first new monthly payment on the Interest Bearing Principal Balance will be due on **JULY 1, 2014**. Borrower's payment schedule for the modified loan is as follows:

Months	Interest Rate	Interest Rate Change Date	Monthly Interest Payment Amount	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1-60	3.8750%	06/01/2014	\$0.00	\$1,353.65	\$1,136.80 Adjusts annually after year 1	\$2,490.45 Adjusts annually after year 1	07/01/2014	60
61-72	4.8750%	06/01/2019	\$0.00	\$1,544.70	Adjusts annually	Adjusts annually	07/01/2019	12
73-302	5.2500%	06/01/2020	\$0.00	\$1,617.90	Adjusts annually	Adjusts annually	07/01/2020	230
303 Balloon	5.2500%	N/A		\$200,657.81 which is an estimated amount			09/01/2039	



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Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on **SEPTEMBER 1, 2039**, which is the new Maturity Date. In addition to monthly principal and interest payments, Borrower shall make monthly escrow deposits as defined in the Note. Escrow deposit payments may be subject to change in the future.

3. Borrower agrees to pay in full the Deferred Principal balance and any other amounts still owed under the Note and the 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. The Borrower will be in default if they do not (i) pay the full amount of a monthly payment on the date it is due, or (ii) comply with the terms of the Note and Security Instrument, as modified by this Agreement.
5. Borrower promises to pay the Balloon Balance, including unpaid interest thereon, to the order of the Lender and any other amounts still owed under the Note or Security Instrument on the Maturity Date. If on 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.
6. 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 hereunder 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) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
  - (d) 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.
  - (e) 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.

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- (f) 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.
  - (g) If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.
7. If I make a partial prepayment of principal, the Lender may apply the partial prepayment first to any remaining Deferred Principal Balance or Balloon Balance before applying such partial prepayment to other amounts due under this Agreement or the Note and Security Instrument.

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In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-BNC1

By Yared D. Areba 06/18/14  
(print name)  
(title)

**Yared Daisso Areba**  
Vice President Loan Documentation  
Date

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

### LENDER ACKNOWLEDGMENT

STATE OF Minnesota COUNTY OF Dakota

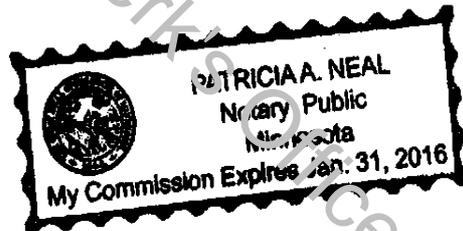
The instrument was acknowledged before me this June 18, 2014 by Yared Daisso Areba the Vice President Loan Documentation of WELLS FARGO BANK, NA AS ATTORNEY-IN-

FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-BNC1, a Vice President Loan Documentation, on behalf of said company.

Patricia A. Neal  
Notary Public

Printed Name: Patricia A Neal  
My commission expires: 01/31/2016

THIS DOCUMENT WAS PREPARED BY:  
DAREESE NICHOLE COLEY  
WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD, MAC# X7801-03K  
FORT MILL, SC 29715



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In Witness Whereof, I have executed this Agreement.

*Ronald S Szatkowski*

Borrower: **RONALD S SZATKOWSKI**

June 5 14  
Date

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

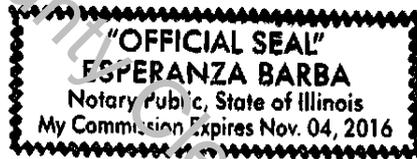
The foregoing instrument was acknowledged before me on June 5, 2014

(date) by **RONALD S SZATKOWSKI** (name/s of person/s acknowledged).

*Esperanza Barba*  
Notary Public

(Seal)  
Print Name: Esperanza Barba

My commission expires: 11-4-16



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## EXHIBIT A

**BORROWER(S): RONALD S SZATKOWSKI**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

**LOT 48 AND THE EAST 1/2 OF LOT 49 IN BLOCK 5 IN SHERMAN'S ADDITION TO HOLSTEIN, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 1044 W DICKENS AVE, CHICAGO, ILLINOIS 60647**

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Date: JUNE 3, 2014

Loan Number: (scan barcode)

Lender: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-BNC1

Borrower: RONALD S SZATKOWSKI

Property Address: 2044 W DICKENS AVE, CHICAGO, ILLINOIS 60647

## NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

*Ronald S Szatkowski*

*Jun 5 14*

Borrower  
RONALD S SZATKOWSKI

Date

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

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Date

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Date

Property of Cook County Clerk's Office