

# UNOFFICIAL COPY

This Document Prepared By:  
**LUCAS CALLOWAY**  
U.S. BANK N.A.  
4801 FREDERICA ST  
OWENSBORO, KY 42301  
(800) 365-7772



Doc#: 1423316021 Fee: \$50.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 08/21/2014 11:36 AM Pg: 1 of 7

When recorded mail to: #8598130  
First American Title  
Loss Mitigation Title Services 12106.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: WATKINS - PROPERTY REPORT

Tax/Parcel No. 31214021570000

[Space Above This Line for Recording Data]

Original Principal Amount: \$146,197.00

FHA/VA Case No.: 703 137-6556271

Unpaid Principal Amount: \$115,560.88

Loan No: 9902509672

New Principal Amount \$115,560.88

New Money (Cap): \$0.00

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 1<sup>ST</sup> day of MAY, 2014, between SIOBHAN K WATKINS A MARRIED WOMAN ("Borrower") whose address is 5238 BLOOMSBURY LN, MATTESON, ILLINOIS 60443 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 Ride, if any, dated JANUARY 25, 2012 and recorded on JANUARY 30, 2012 in INSTRUMENT NO. 1203057105 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

5238 BLOOMSBURY LN, MATTESON, ILLINOIS 60443

(Property Address)

the real property described being set forth as follows:

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

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):

S 4  
P 7  
S N  
M N  
SC 4  
E 4  
INT 4

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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. **\$115,560.88**, 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 **4.5000%**, from **JUNE 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **585.53**, 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 **4.5000%** 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.**

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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 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.

U.S. BANK N.A.

*[Handwritten Signature]*

7/2/14  
Date

By **Jennifer Mattingly** (print name)  
**Mortgage Document Officer** (title)

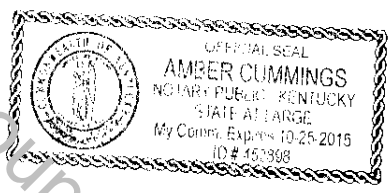
\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

### LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY  
COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 7/2/14 by  
**JENNIFER MATTINGLY**, the **MORTGAGE DOCUMENT OFFICER** of **U.S. BANK N.A.**,  
a national banking assn.; on behalf of said national association.

*[Handwritten Signature]*  
\_\_\_\_\_  
Notary Public



Printed Name: Amber Cummings  
My commission expires: 10/25/15

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In Witness Whereof, I have executed this Agreement.

*Siobhan K Watkins*  
 Borrower \_\_\_\_\_ (Seal)  
**SIOBHAN K WATKINS**  
 Date 5/27/14

\_\_\_\_\_  
 Borrower \_\_\_\_\_ (Seal)  
 \_\_\_\_\_  
 Date \_\_\_\_\_

\_\_\_\_\_  
 Borrower \_\_\_\_\_ (Seal)  
 \_\_\_\_\_  
 Date \_\_\_\_\_

\_\_\_\_\_  
 Borrower \_\_\_\_\_ (Seal)  
 \_\_\_\_\_  
 Date \_\_\_\_\_

\_\_\_\_\_  
 Borrower \_\_\_\_\_ (Seal)  
 \_\_\_\_\_  
 Date \_\_\_\_\_

\_\_\_\_\_  
 Borrower \_\_\_\_\_ (Seal)  
 \_\_\_\_\_  
 Date \_\_\_\_\_

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

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of Cook

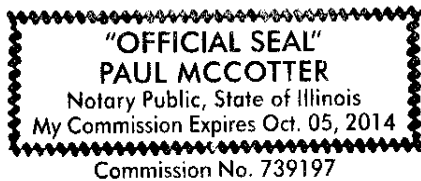
This instrument was acknowledged before me on May 27, 2014 (date) by

SIOBHAN K WATKINS (name/s of person/s acknowledged).

*Paul McCotter*  
 \_\_\_\_\_  
 Notary Public

(Seal)  
 Printed Name: Paul McCotter

My Commission expires: 10/05/2014



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## EXHIBIT A

**BORROWER(S): SIOBHAN K WATKINS A MARRIED WOMAN**

**LOAN NUMBER: 9902509672**

**LEGAL DESCRIPTION:**

**PARCEL 1: THE WEST 26.14 FEET OF THE EAST 110.17 FEET OF LOT 409 IN STONERIDGE COURTYARDS OF MATTESON UNIT FOUR, BEING A RESUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 0627110091, IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NO. 0600510089, AS AMENDED, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 5238 BLOOMSBURY LN, MATTESON, ILLINOIS 60443**

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## EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **SIOBHAN K WATKINS A MARRIED WOMAN** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST CO., N.A.** for \$146,197.00 and interest, dated **JANUARY 25, 2012** and recorded on **JANUARY 30, 2012** in **INSTRUMENT NO. 1203057105**. Mortgage tax paid: \$

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST CO., N.A.** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **DECEMBER 24, 2013** in **INSTRUMENT NO. 1335839077**.