

After Recording Return To:
NATIONSTAR MORTGAGE
LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

This Document Prepared By:
NATIONSTAR MORTGAGE
LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067
Tatiana Vakidis

Parcel ID Number:
09104010761016

_____[Space Above This Line For Recording Data]_____
Original Recording Date: **January 10, 2007** Loan No: **609744008**
Original Loan Amount: **\$164,350.00** Investor Loan No: **1702798455**
New Money: **\$57,039.40**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 8th day of August, 2014, between **TERESA PILECKA and RYSZARD PILECKI** ("Borrower") and **NATIONSTAR MORTGAGE LLC**, whose address is **350 HIGHLAND DRIVE, LEWISVILLE, TX 75067** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **December 13, 2006** and recorded in **Book/Liber N/A** Instrument No: **0701055088**, of the **Official Records (Name of Records)** of **COOK County, IL** (County and State, or other Jurisdiction) 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

8936 NORTSHORE DR APT 2H, DES PLAINES, IL 60015,
(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):



* 6 0 9 7 4 4 0 0 8 *
LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae Uniform Instrument
8300d 01/14



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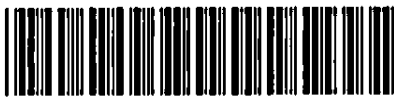
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1. As of **August 1, 2014**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$183,161.09**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. **\$36,720.39** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$146,440.70**. Interest at the rate of **2.000%** will begin to accrue on the Interest Bearing Principal Balance as of **August 1, 2014** and the first new monthly payment on the Interest Bearing Principal Balance will be due on **September 1, 2014**. The new Maturity Date will be **August 1, 2054**. Borrower's payment schedule for the modified Loan is as follows:

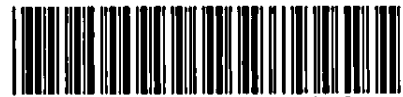
Years	Interest Rate	Interest Rate Change Date	Monthly Prin & Int Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-5	2.000%	August 01, 2014	\$443.46	\$139.25 May adjust periodically	\$582.71 May adjust periodically	September 01, 2014	60
6	3.000%	August 01, 2019	\$513.20	May adjust periodically	May adjust periodically	September 01, 2019	12
7	4.000%	August 01, 2020	\$598.92	May adjust periodically	May adjust periodically	September 01, 2020	12
8-40	4.125%	August 01, 2021	\$600.54	May adjust periodically	May adjust periodically	September 01, 2021	396

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 Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. If Borrower makes a partial prepayment of Principal, Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.
5. 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



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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.

6. 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.
7. 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 thereunder 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) 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.



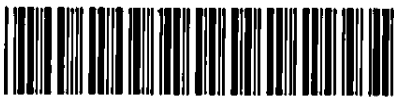
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- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) 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.
8. In the event that I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the loan documents and did not reaffirm the mortgage debt under applicable law, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.
9. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.
10. This Agreement modifies an obligation secured by an existing security instrument recorded in COOK County, IL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$126,121.69. The principal balance secured by the existing security instrument as a result of this Agreement is \$183,161.09, which amount represents the excess of the unpaid principal balance of this original obligation.



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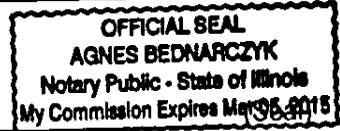
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In Witness Whereof, the Lender and I have executed this Agreement.

Teresa Pilecka

(Seal)

TERESA PILECKA -Borrower



Ryszard Pilecki

RYSZARD PILECKI -Borrower

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State of Illinois

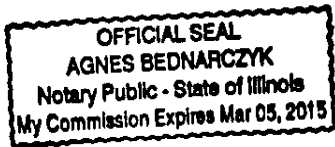
County of Cook

The foregoing instrument was acknowledged before me, a Notary Public on

August 13th 2014 by TERESA PILECKA and RYSZARD PILECKI.

Agnes Bednarczyk
(Signature of person taking acknowledgment)

My Commission Expires on 03-05-2015



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NATIONSTAR MORTGAGE LLC

By: [Signature] (Seal) - Lender

Name: Bianca Hockensmith

Title: Assistant Secretary

8/25/14
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TX

County of Denton

Notary Public

Before me Krista Marie Moore (name/title of officer) on this day personally appeared

Bianca Hockensmith, the Assistant Secretary of

Nationstar Mortgage LLC

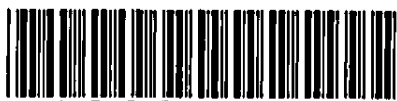
known to me (or proved to me on the oath of _____ or through _____
(description of identity card or other document)) to be the person whose name is subscribed to the
foregoing instrument and acknowledged to me that he executed the same for the purposes and
consideration therein expressed.

Given under my hand and seal of office this 25 day of August, A.D., 2014

[Signature]
Signature of Officer

Krista Marie Moore
Notary Public
Title of Officer

My Commission expires : 7-15-17



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Exhibit "A"

Loan Number: 60974008

Property Address: 8930 NORTSHORE DR APT 2H, DES PLAINES, IL 60016

Legal Description:

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS. PARCEL 1: UNIT 208-H IN THE COURTLAND SQUARE CONDOMINIUM BUILDING NUMBER 20, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF THE SOUTH EAST 1/4 OF FRACTIONAL SECTION 10, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN. WHICH SURVEY IS ATTACHED AS EXHIBIT B TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25053452 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS. PARCEL 2: EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS DATED MARCH 1, 1979 AND RECORDED AS DOCUMENT NUMBER 25217261 AND AS CREATED BY DEED RECORDED AS DOCUMENT 25340208.



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Exhibit A Legal Description Attachment 11/12



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