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Prepared by:  
Prospect Mortgage, LLC  
Attn: Najlaa Richard, Loss Mitigation Dept.  
425 Phillips Blvd., Ewing, N.J. 08618

**Please Record and Return to:**

BLACKSTONE SETTLEMENT SERVICES  
395 Old York Road, Suite 310  
Jenkintown, PA 19026

FHA # 137-6281510/703  
Loan # 0034699546

**LOAN MODIFICATION AGREEMENT  
(Providing for Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this **13th** day of **June, 2014**, between **Lakeita C. Harris, Unmarried**, whose address is 5807 W. Huron Street, Chicago, Illinois, 60644 ("Borrower") and **Mortgage Electronic Registration Systems, Inc. ("MERS") Nominee for Prospect Mortgage, LLC** whose address is c/o Cenlar FSB 425 Phillips Blvd., Ewing, N.J. 08618 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, in the amount of **\$185,183.00** given to **Mortgage Electronic Registration Systems, Inc. ("MERS") Nominee for Prospect Mortgage, LLC** dated **May 17, 2011**, and recorded on **June 9, 2011** as Instrument No **1116033184**, in the Office of the **Cook County Recorder of Deeds, 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

**5807 W. Huron Street, Chicago, Illinois 60644**

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):

- 1) As of **July 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$176,604.88** consisting of the unpaid amount(s) loaned to the Borrower by the Lender and any capitalized interest, escrows, costs and fees to date. The Unpaid Principal Balance prior to the Modification was **\$178,805.94**.
- 2) The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.375%**, from **July 1, 2014**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$881.76** beginning on the **1<sup>st</sup>** day of **August 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **July 1, 2044** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

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The Borrower will make such payments at:

**Prospect Mortgage, LLC**  
425 Phillips Blvd., Ewing, N.J. 08618

or at such other place as the Lender may require.

- 3) If all or any part of the Property or any interest in it is sold or transferred (or if beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

- 4) The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as 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; and
  - b. all terms and provisions of any adjustable rate rider 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 (2) above.
- 5) 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

**Mortgage Electronic Registration Systems, Inc.**  
**("MERS") Nominee for Prospect Mortgage, LLC**

(Lender)

By: \_\_\_\_\_

**Marianne Doroba**  
**Vice President**

Title:

Dated as to Lender: 7/9/14

\_\_\_\_\_ (Seal)  
**Lakeita C. Harris** - Borrower

\_\_\_\_\_ (Seal)  
 - Borrower

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## NOTARY'S ACKNOWLEDGEMENT

Loan Modification  
Lakeita C. Harris  
Loan # 0034699546

STATE OF ILLINOIS

COUNTY OF COOK SS:

I, Barbara A Harris, a Notary Public in and for said county and state, do hereby certify that **Lakeita C. Harris, Unmarried**, personally known to me (or satisfactorily proven) to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 25 day of June, 2014.

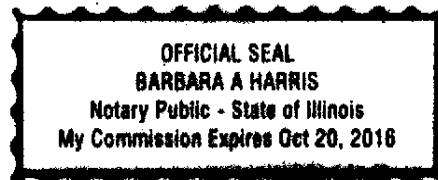
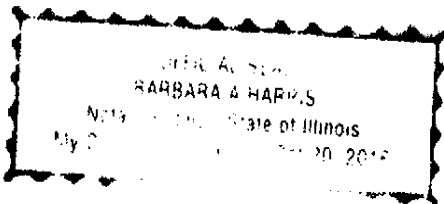
Barbara A Harris  
Notary Public

Printed Name: Barbara A Harris

My Commission Expires:

Oct. 20, 2016

SEAL/STAMP



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## NOTARY ACKNOWLEDGEMENT

Loan Modification  
**LAKEITA C HARRIS**  
Loan # 0034699546

Property of Cook County Clerk's Office

State of New Jersey, County of Mercer )ss:

I CERTIFY that on this the 9<sup>th</sup> day of July, 2014, Marianne Doroba Vice President of Mortgage Electronic Registration Systems, Inc. ("MERS") at 425 Phillips Blvd., Lwing, NJ 08618 personally came before me and acknowledged under oath to my satisfaction, that this person:

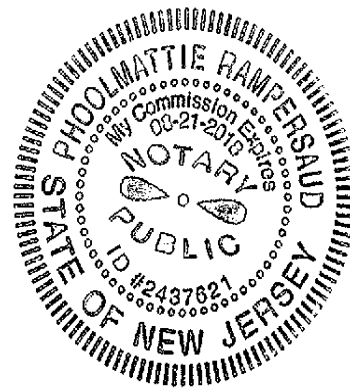
- a) is named in and personally signed the attached document; and
- b) signed and delivered this document as her act and deed; and for the purposes therein expressed.

Phoolmattie Rampersaud  
Notary Public

Print Name: Phoolmattie Rampersaud

My commission expires:

\_\_\_\_\_



SEAL/STAMP

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Loan Modification  
Lakeita C. Harris  
Loan # 0034699546

## EXHIBIT A

Legal (Per Deed):

Lot 158 in Block 11 in Austin's Addition to Austinville said Addition being a Subdivision of the East 15 acres of the Northwest 1/4 of the Northeast 1/4 of Section 8, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County Illinois.

Assessor's Parcel No: 15-08-209-011

Property of Cook County Clerk's Office