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Doc#: 1426134005 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/18/2014 08:26 AM Pg: 1 of 6

This Document Prepared By:
MIMI NGUYEN
WELLS FARGO BANK, N.A.
MAC # X2303-01N
1 HOME CAMPUS
DES MOINES, IA 50328

When Recorded Mail To:
WELLS FARGO BANK, N.A.
ATTN: LIEN PROCESSING
P.O. BOX 31557
BILLINGS, MT 59107-9900

Tax/Parcel No. 16-08-105-022-1006

[Space Above This Line for Recording Data] _____
Original Principal Amount: \$84,800.00
Unpaid Principal Amount: \$83,042.87
New Principal Amount \$83,042.87
New Money (Cap): \$0.00

Investor Loan No.:
Loan No: (scan barcode)

MODIFICATION TO MORTGAGE (Providing for Fixed Interest Rate)

This Modification Agreement ("Agreement"), made this 16TH day of JULY, 2014, between REBECCA M MARCANO, UNMARRIED ("Borrower" or "Grantor") whose address is 714 N AUSTIN AVE UNIT 1NE, OAK PARK, ILLINOIS 60302 and WELLS FARGO BANK, N.A. ("Lender") whose address is 1 HOME CAMPUS, DES MOINES, IA 50328, Lender and Borrower are collectively referred to as the "Parties".

RECITALS:

- A. Borrower executed and delivered to Lender that certain MORTGAGE dated DECEMBER 30, 2004, securing the Debt Instrument of the Note bearing the same date as (together with any renewals, extensions, or modifications to the Debt Instrument made prior to the date of this Agreement), recorded on

Wells Custom Modification to Security Instrument 01072014_257

First American Mortgage Services
ILLINOIS

HEQ-MT

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JANUARY 10, 2005 in **INSTRUMENT NO. 0601050028** of the Records of the Office of the Probate judge of the **COUNTY of COOK**, State of **ILLINOIS** (the "Security Instrument"), and covering the property described in the Security Instrument and located at **714 N AUSTIN AVE UNIT 1NE, OAK PARK, ILLINOIS 60302** (the "Property"), more particularly described as follows

EXHIBIT A

- B. This section is intentionally left blank
- C. The security Instrument currently provides for
A payment in full date of **JANUARY 5, 2015**
- D. The parties desire to change the security instrument to provide for
A payment in full date of **JULY 1, 2034**
- E. The parties wish to modify and amend the Security Instrument to reflect the above change.

AGREEMENTS

For good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge Borrower and Lender agree as follows:

1. The Security instrument is modified and amended as follows:
The payment in full date is **JULY 1, 2034**.
2. All capitalized terms not defined herein shall have the meanings set forth in the Security Instrument.
3. Except as expressly provided in this Agreement, all terms, covenants, conditions, and provisions of the Security Instrument (including any previous modifications) shall remain unchanged and in full force and effect, and this Agreement shall not affect Lenders security interest in, or lien priority on, the Property. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Security instrument and the Debt Instrument at the time and in the manner herein provided.
4. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Security Instrument, the provisions of this Agreement shall control.
5. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Security Instrument or the Debt instrument.
6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligations in connection with the Debt instrument. The co-mortgagor/co-trustor is not personally obligated to pay the debt evidenced by the Debt Instrument and the Security Instrument (as extended or amended hereby). The co-mortgagor/co-trustor agrees that Lender and Borrower may agree to extend, modify, forbear or make other accommodations with regard to the terms of the Debt instrument or the Security Instrument (as extended or amended hereby) without the co-mortgagor/co-trustor's consent.
7. This Agreement is binding on and shall inure to the benefit of the respective heirs, legal representatives, successors, and permitted assigns of the Parties.



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8. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Notice of Special Flood Hazard disclosure.
9. By Signing below, Borrower acknowledges that Borrower has received, read and agrees to the terms of this Agreement and that Borrower has retained a copy of this Agreement.

The Parties have executed this Agreement under seal as of the day and year first above written.

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In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA DBA AMERICA'S SERVICING COMPANY

By *[Signature]* 07/28/2014
Date
Karen Ann Marie Johnson (print name)
Vice President Loan Documentation (title)

LENDER ACKNOWLEDGMENT

STATE OF Minnesota

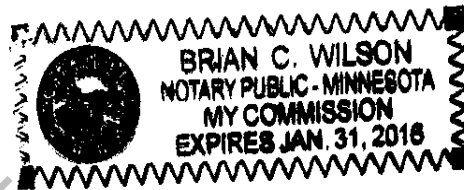
COUNTY OF Dakota

The instrument was acknowledged before me this 7/28/14 by the

Karen Ann Marie Johnson,
Vice President Loan Documentation of WELLS FARGO BANK, NA DBA AMERICA'S
SERVICING COMPANY, a Vice President Loan Documentation, on behalf of said company.

[Signature]
Notary Public

Printed Name: Brian C. Wilson
My commission expires: 1/31/2016



THIS DOCUMENT WAS PREPARED BY:
MIMI NGUYEN
WELLS FARGO BANK, N.A.
MAC # X2303-01N
1 HOME CAMPUS
DES MOINES, IA 50328



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In Witness Whereof, I have executed this Agreement.

Rebecca M. Marciano
Borrower: **REBECCA M MARCANO**

7/22/14
Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

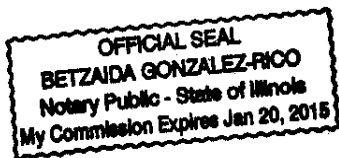
County of COOK

The foregoing instrument was acknowledged before me on July 22, 2014
(date) by **REBECCA M MARCANO** (name/s of person/s acknowledged).

Betzaida Gonzalez-Rico
Notary Public

(Seal)
Print Name: BETZAIDA GONZALEZ-RICO

My commission expires: Jan 20, 2015



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EXHIBIT A

UNIT NO. 1 NE IN THE 714 N AUSTIN CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOT 17 IN BLOCK 1 IN RIDGELAND, A SUBDIVISION OF THE EAST HALF OF THE EAST HALF OF SECTION 7, AND THE NORTH WEST QUARTER AND WEST HALF OF THE WEST HALF OF THE SOUTH WEST QUARTER OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 24998263, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST ON THE COMMON ELEMENTS, AS DESCRIBED AS SET FORTH IN THE SAID DECLARATION AND SURVEY IN COOK COUNTY, ILLINOIS.

PIN# 16-08-105-022-1006

Property of Cook County Clerk's Office