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Doc#: 1429017015 Fee: \$50.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/17/2014 10:02 AM Pg: 1 of 7

When recorded mail to: #9013945
First American Title
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: NADULEK - PROPERTY REPORT

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

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

Tax/Parcel No. 02011020531426

[Space Above This Line for Recording Data]
Original Principal Amount: \$135,000.00 Freddie Mac Loan No.: 589395475
Unpaid Principal Amount: \$126,061.18 Loan No: 6800273274
New Principal Amount \$131,779.98
New Money (Cap): \$5,718.80

LOAN MODIFICATION AGREEMENT (MORTGAGE) (To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 16TH day of SEPTEMBER, 2014, between U.S. BANK N.A. ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, and RANDI NADULEK, UNMARRIED ("Borrower"), whose address is 2172 N QUEENSBURG LN #2172, PALATINE, ILLINOIS 60074, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated SEPTEMBER 15, 2009, in the original principal sum of U.S. \$135,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, the Note bearing the same date as and recorded on SEPTEMBER 23, 2009 in INSTRUMENT NO. 0926626125, of the OFFICIAL Records of COOK

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161 12122013_57
First American Mortgage Services

WD12106.1 6800273274

Handwritten notes and signatures on the right margin, including "yes" and "NTA".

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COUNTY, ILLINOIS. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

2172 N QUEENSBURG LN #2172, PALATINE, ILLINOIS 60074
[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, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **SEPTEMBER 1, 2014**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$131,779.98**.
2. Interest Rate. 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 **4.6250%**, beginning **SEPTEMBER 1, 2014**, both before and after any default described in the Note. The yearly rate of **4.6250%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$603.06**, beginning on the **1ST** day of **OCTOBER, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2054**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at
4801 FREDERICA ST, OWENSBORO, KY 42301
or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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

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invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.
8. 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 where 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.

Property of Cook County Clerk's Office

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In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

By Shanan Owen (print name)
Mortgage Document Officer (title)

9/29/14 Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

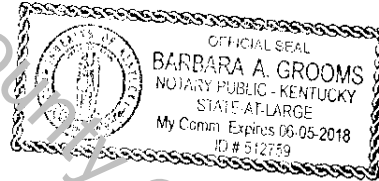
STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 9/29/14 by
SHANAN OWEN, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,
National Bank Assoc, on behalf of said national association.

Barbara A Grooms
Notary Public

Barbara A Grooms
My commission expires: 6-5-18



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In Witness Whereof, I have executed this Agreement.

Randi Nadulek (Seal)

Borrower

RANDI NADULEK 9/25/14

Date

(Seal)
Borrower

Date

(Seal)
Borrower

Date

(Seal)

Borrower

Date

(Seal)
Borrower

Date

(Seal)
Borrower

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of COOK

This instrument was acknowledged before me on 9/25/14 (date) by

RANDI NADULEK (name/s of person/s acknowledged).

Marina F. Gerber

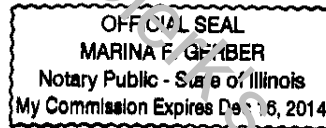
Notary Public

(Seal)

Printed Name: Marina F. Gerber

My Commission expires:

12/16/14



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EXHIBIT A

BORROWER(S): RANDI NADULEK, UNMARRIED

LOAN NUMBER: 6800273274

LEGAL DESCRIPTION:

UNIT 5-1 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN HERITAGE MANOR IN PALATINE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 22165443, IN THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS OF RECORD, BUILDING LINES AND EASEMENTS, IF ANY

ALSO KNOWN AS: 2172 N QUEENSBURG LN #2172, PALATINE, ILLINOIS 60074

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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **RANDI NADULEK, UNMARRIED** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR JNC MORTGAGE SERVICES, INC** for **\$135,000.00** and interest, dated **SEPTEMBER 15, 2009** and recorded on **SEPTEMBER 23, 2009** in **INSTRUMENT NO. 0926626125**. Mortgage tax paid: \$

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR JNC MORTGAGE SERVICES, INC** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **OCTOBER 10, 2013** in **INSTRUMENT NO. 1328348082**.