

This Document Prepared By:
LUCAS CALLOWAY
U.S. BANK N.A.
OWENSBORO, KY 42301
(800) 365-7777

~~When recorded mail to:~~ 9150615

First American Title 
Loss Mitigation Title Services 12106
P.O. Box 27670
Santa Ana, CA 92799
RE: PARNELL - PROPERTY REPORT

Tax/Parcel No. 19362140210000

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Original Principal Amount: \$159,948.00
Unpaid Principal Amount: \$154,695.07
New Principal Amount \$158,286.67
New Money (Cap): \$3,591.60

FHA\VA Case No.:703 137-6952924
Loan No: 9902769023

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 13TH day of JANUARY, 2015, between FELISHA A PARNELL A SINGLE WOMAN ("Borrower"), whose address is 8004 SOUTH ARTESIAN AVE, CHICAGO, ILLINOIS 60652 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"), dated NOVEMBER 2, 2012 and recorded on NOVEMBER 14, 2012 in INSTRUMENT NO. 1231935032, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$159,948.00, 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 8004 SOUTH ARTESIAN AVE, CHICAGO, ILLINOIS 60652

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the real property described is located in **COOK COUNTY, ILLINOIS** and 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):

1. As of **JANUARY 1, 2015** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$158,286.67**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$3,591.60** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 **4.0000%**, from **JANUARY 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$755.68**, beginning on the **1ST** day of **FEBRUARY, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2045** (the "Maturity Date"), the 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 it is sold or transferred (or if a 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 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 cancelled, 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; 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 (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 have executed this Agreement.

U.S. BANK N.A.

By Jennifer Mattingly
Mortgage Document Officer

(print name)
(title)

1-29-2015
Date

[Space Below This Line for Acknowledgments]

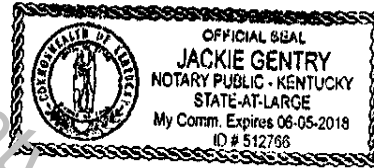
LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 1-29-2015 by JENNIFER MATTINGLY, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A., a National Banking Assoc., on behalf of said national association.

Jackie Gentry
Notary Public



Printed Name: Jackie Gentry
My commission expires: 6-5-2018

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In Witness Whereof, I have executed this Agreement.

Felisha Parnell (Seal)

Borrower

FELISHA A PARNELL

26 JAN 15

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 January 26th, 2015 (date) by

FELISHA A PARNELL (name/s of person/s acknowledged).

[Signature]

Notary Public

(Seal)

Printed Name: Amy E. Vazquez

My Commission expires: Sep. 5, 2016



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EXHIBIT A

BORROWER(S): FELISHA A PARNELL A SINGLE WOMAN

LOAN NUMBER: 9902769023

LEGAL DESCRIPTION:

LOT 2 IN BLOCK 3 IN FIRST ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE SUBDIVISION, BEING A SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST 33 FEET THEREOF BEING FOR RAILROAD AND EXCEPT THAT PART TAKEN FOR WIDENING WESTERN AVENUE AND 79TH STREET), IN COOK COUNTY, ILLINOIS, SUBJECT TO COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD; 20 FOOT BUILDING LINE AS SHOWN ON THE PLAT OF SUBDIVISION; EASEMENTS, IF ANY; VIOLATION OF THE BUILDING LINE AFORESAID OF THE BUILDING, STEPS AND CONCRETE WALK AND ALL MATTERS OF SURVEY DISCLOSED BY PLAT OF SURVEY MADE BY DONALD A. SHAPIRO DATED 01/26/12 JOB NO. 558607

ALSO KNOWN AS: 8004 SOUTH AFRICAN AVE, CHICAGO, ILLINOIS 60652



PARNELL

49702128

IL

**FIRST AMERICAN ELS
MODIFICATION AGREEMENT**



*WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING*

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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **FELISHA A PARNELL A SINGLE WOMAN** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR INLAND HOME MORTGAGE COMPANY, LLC**

for **\$159,948.00** and interest, dated **NOVEMBER 2, 2012** and recorded on **NOVEMBER 14, 2012** in **INSTRUMENT NO. 1231935032**. Mortgage tax paid: \$

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR INLAND HOME MORTGAGE COMPANY, LLC** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **AUGUST 14, 2014** in **INSTRUMENT NO. 1422629095**.