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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/09/2015 03:37 PM Pg: 1 of 6

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

Parcel ID Number:
12-27-222-036-0000

[Space Above This Line For Recording Data]

Original Recording Date: **November 20, 2009**
Original Loan Amount: **\$147,184.00**
New Money: **\$0.00**

Loan No: **601917990**
FHA Case Number: **137-5346723-703-203(B)**
MIN Number: **1000317-0000496041-1**



LOAN MODIFICATION AGREEMENT

FILE 1ST

This Loan Modification Agreement ("Agreement"), made this 11th day of December, 2014, between **TANYA HUERTAS** whose address is **9138 GRAND AVE, FRANKLIN PARK, IL 60131** ("Borrower") and **NATIONSTAR MORTGAGE LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **350 HIGHLAND DRIVE, LEWISVILLE, TX 75067** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **November 10, 2009** and recorded in **Book/Liber N/A**, Instrument No: **022405127**, 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 **9138 GRAND AVENUE, FRANKLIN PARK, IL 60131**,

(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 1 9 1 7 9 9 0 Y G O V *
HUD MODIFICATION AGREEMENT
8300h 11/12



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(page 1 of 5)

S Y
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S N
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CCRD REVIEWER

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1. As of **January 1, 2015**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$114,549.54**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest 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 **4.250%**, from **January 1, 2015**. Borrower promises to make monthly payments of principal and interest of U.S. **\$563.51**, 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"), 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 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 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.

4. 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; 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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HUD MODIFICATION AGREEMENT
8300h 11/12



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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

(Seal)

TANYA HUERTAS - Borrower

_____ [Space Below This Line For Acknowledgments] _____

State of Illinois

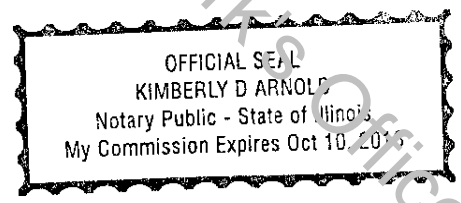
County of Cook

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

January 3 2015 by TANYA HUERTAS.

Kimberly D Arnold
(Signature of person taking acknowledgment)

My Commission Expires on 10-10-2016



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NATIONSTAR MORTGAGE LLC

By: Azra Habibija (Seal) - Lender
Name: Azra Habibija
Title: Assistant Secretary

1/23/15
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TX

County of Dallas

Notary Public

Before me Grant Wooldridge (name/title of officer) on this day personally appeared Azra Habibija, the Assistant Secretary of Nationstar Mortgage LLC

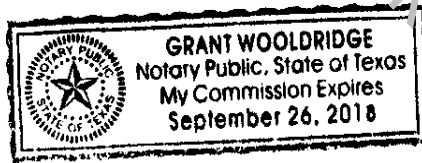
known to me (or proved to me on the oath of _____ or through _____ (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 23rd day of January, A.D., 2015.

Grant Wooldridge
Signature of Officer

Notary Public
Title of Officer

My Commission expires : SEP 26 2018



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HUD MODIFICATION AGREEMENT
8300h 11/12



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Azra Habibija Azra Habibija 1/23/15
 Mortgage Electronic Registration Systems, Inc - Nominee for Lender
 Title: Assistant Secretary
 [Space Below This Line For Acknowledgments]

The State of TX

County of Dallas Notary Public
 Before me Grant Wooldridge (name/title of officer) on this day personally appeared
Azra Habibija the Assistant Secretary of
Mortgage Electronic Registration System, Inc.

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.

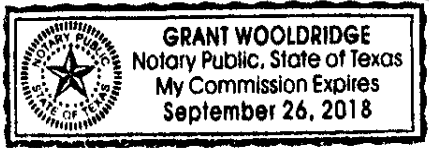
Given under my hand and seal of office this 23rd day of January, A.D., 2015

[Signature]
 Signature of Officer
 Notary Public

SEP 26 2018

Title of Officer

My Commission expires : _____



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Exhibit "A"

Loan Number: 601917990

Property Address: 9133 GRAND AVENUE, FRANKLIN PARK, IL 60131

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF COOK, STATE OF ILLINOIS: LOT 4 AND THE WEST 11 FEET OF LOT 5 IN BLOCK 2 IN WALTER G. MCINTOSH COMPANYS RIVER PARK ADDITION, BEING A SUBDIVISION OF PART OF FRACTIONAL SECTION 27 AND 34, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED JUNE 15, 1925 IN RECORDERS OFFICE AS DOCUMENT 8944974 IN COOK COUNTY, ILLINOIS.



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Exhibit A Legal Description Attachment 11/12



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Page 1 of 1