


This Document Prepared By:
LETICIA FERNANDEZ
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715
(800) 416-1472

~~When recorded mail to: #9465216~~

First American Title 
Loss Mitigation Title Services 1079.12
P.O. Box 27670
Santa Ana, CA 92799
RE: SANFORD - PR DOCS
Tax/Parcel No. 20 35-405-027-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$120,000.00
Unpaid Principal Amount: \$55,485.54
New Principal Amount \$58,302.00
New Money (Cap): \$2,816.46

Freddie Mac Loan No.:
Loan No: (scan barcode)

49815709

LOAN MODIFICATION AGREEMENT (MORTGAGE)
(Fixed Rate)

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on the 23RD day of JANUARY, 2015 (the "Modification Effective Date"), by and between **JELLA L. SANFORD AN UNMARRIED WOMAN** (the "Borrower(s)") whose address is **8422 SOUTH DANTE AVENUE, CHICAGO, ILLINOIS 60619** and **WELLS FARGO BANK, N.A.** ("Lender") whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715** (the "Lender (Mortgagee)" together with the Borrower(s), the "Parties"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated **JUNE 20, 2005**, in the original principal sum of U.S. **\$120,000.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated **JUNE 20, 2005** and recorded on **JULY 1, 2005** in **INSTRUMENT NO. 0518247016**, of the **OFFICIAL RECORDS OF COOK COUNTY, ILLINOIS**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

8422 SOUTH DANTE AVENUE, CHICAGO, ILLINOIS 60619
[Property Address]

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

WITNESSETH

WHEREAS, Borrower has requested and Lender has agreed, subject to the following terms and conditions, to a loan modification as follows:

NOW THEREFORE, in consideration of the covenants hereinafter set forth and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Parties, it is agreed as follows (notwithstanding anything to the contrary in the Note and Security Instrument date **JUNE 20, 2005**).

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1. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to the Modified Loan. The new principal balance of my note will be **\$58,302.00** (the "New Principal Balance"). Borrower understands that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. Borrower also understands that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.
2. Interest at the rate of **5.0000%** will begin to accrue on the New Principal Balance as of **FEBRUARY 1, 2015** and the first new monthly payment on the New Principal Balance will be due on **MARCH 1, 2015**. Borrower agrees to make monthly payments for the Modified Loan as outlined in the payment schedule below:

Months	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment	Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1-480	5.0000%	02/01/2015	\$281.13	\$350.19 Adjusts annually after year 1	\$631.32	03/01/2015	480

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 2 shall supersede any provisions to the contrary in the Note and Security Instrument, including but not limited to, provisions for an adjustable, step or simple interest rate.

Borrower understands that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my Modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My Modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest being added to the outstanding principal balance.

3. **EXTENSION.** This Agreement hereby modifies the following terms of the Note and Security Instrument described herein above as follows:
 - a. The Current contractual due date has been extended from **SEPTEMBER 1, 2014** to **MARCH 1, 2015**. The first modified contractual due date is on **MARCH 1, 2015**.
 - b. The maturity date has been extended from **JULY 1, 2020** (month/year) to **FEBRUARY 1, 2055**.
 - c. The amount of interest to be included (capitalized) will be U.S. **\$1,387.14**.

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- d. The amount of the Escrow Advance to be capitalized will be U.S. **\$1,429.32**.
- e. The amount of Recoverable Expenses to be capitalized will be U.S. **\$0.00** Recoverable Expenses may include, but are not limited to: Title, Attorney fees/costs, BPO/Appraisal, and/or Property Preservation/Property Inspections.
- f. I agree to pay in full any amounts still owed under the Note and Security Instrument by the earliest of" (i) the date I sell or transfer an interest in the property, (ii) the date I pay the entire New Principal Balance, or (iii) the maturity date.
- g. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
4. **NOTE AND SECURITY INSTRUMENT.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part of the Borrower's obligations under the Note or Security Instrument. Further, 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 shall comply with, all of its terms and provisions thereof, as amended by this Agreement.
5. The undersigned Borrower(s) acknowledge receipt and acceptance of the Loan Modification Settlement Statement. Borrower(s) agree with the information disclosed in and understand that I/we am/are responsible for payment of any outstanding balances outlined in the Loan Modification Settlement Statement.
6. The undersigned Borrower(s) acknowledge receipt and acceptance of the Borrower Acknowledgements, Agreements, and Disclosures Document (BAAD).
7. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Truth in Lending statement.
8. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the 1-4 Family Modification Agreement Rider Assignment of Rents.
9. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Notice of Special Flood Hazard disclosure.
10. This Agreement is conditioned upon the receipt of the 1-4 Family Modification Agreement Rider Assignment of Rents, if included, specified in the attached cover letter, which is incorporated herein by reference.
11. That (he/she/they) (is/are) the Borrower(s) on the above-referenced Mortgage Loan serviced by **WELLS FARGO BANK, N.A.**

That (he/she/they) have experienced a financial hardship or change in financial circumstances since the origination of (his/her/their) Mortgage Loan.

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In Witness Whereof, I have executed this Agreement.

Della L Sanford
Borrower: **DELLA L. SANFORD**

1-28-2015
Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

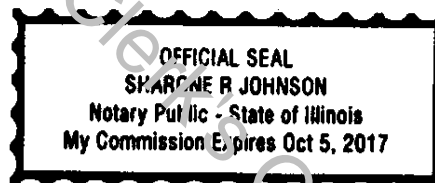
The foregoing instrument was acknowledged before me on Jan. 28, 2015

(date) by **DELLA L. SANFORD** (name/s of person/s acknowledged).

Sharon R Johnson
Notary Public

(Seal)
Print Name: Sharon R Johnson

My commission expires: 10-5-17



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In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, N.A.

Asnaku Cherenet

02/19/15

Vice President Loan Documentation

By

(print name)

Date

(title)

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF

MN

COUNTY OF

Dakota

The instrument was acknowledged before me this

2-19-2015

by

Asnaku Cherenet

the

Vice President Loan Documentation

of

WELLS FARGO BANK,

N.A.,

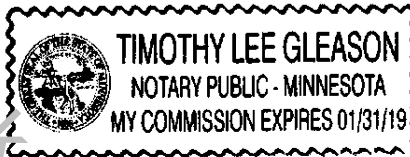
a

Vice President Loan Documentation

, on behalf of said company.

Timothy Lee Gleason

Notary Public



Printed Name: Timothy Lee Gleason

My commission expires: 1-31-2019

THIS DOCUMENT WAS PREPARED BY:
LETICIA FERNANDEZ
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715



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EXHIBIT A

BORROWER(S): DELLA L. SANFORD AN UNMARRIED WOMAN

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

LOT 9 (EXCEPT THE SOUTH 22 AND 1/2 FEET THEREOF), AND ALL OF LOT 8 IN BLOCK 12 IN CEPEK'S RESUBDIVISION OF SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 (EXCEPT THE NORTH 1/4 THEREOF) OF SECTION 35, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, INCLUDING VACATED STREETS THEREIN, AS PER PLAT RECORDED AUGUST 13, 1915 AS DOCUMENT NO. 5391417, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 3422 SOUTH DANTE AVENUE, CHICAGO, ILLINOIS 60619

 SANFORD
49815709
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


IL

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

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Date: **JANUARY 23, 2015**
Loan Number: (scan barcode)
Lender: **WELLS FARGO BANK, N.A.**

Borrower: **DELLA L. SANFORD**

Property Address: **8422 SOUTH DANTE AVENUE, CHICAGO, ILLINOIS 60619**

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Della L. Sanford _____ *1-28-2015*
Borrower Date
DELLA L. SANFORD

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



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January 23, 2015

Della L Sanford
 10126 S Trumbull Ave
 Evergreen Park IL 60805 3730

Subject: Assignment of Rent Rider

Dear Della L Sanford:

1-4 Family Modification Agreement Rider Assignment of Rents
 THIS 1-4 FAMILY MODIFICATION AGREEMENT RIDER ASSIGNMENT OF RENTS ("1-4 Family Rider") effective January 23, 2015 is incorporated into that certain Loan Agreement (the "Modification") of the same date made by Della L Sanford (the "Borrower") incorporated into and amends and supplements the Security Instrument executed by Borrower to secure the Note. The Security Instrument covers the Property as defined and described in the Security Instrument and located at:
 8422 S Dante Ave Chicago IL 60619-6512

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a

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leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5 of the Security Instrument.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 of the Security Instrument is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 of the Security Instrument concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 of the Security Instrument shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

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January 23, 2015

Della L Sanford
 10126 S Trumbull Ave
 Evergreen Park IL 60805 3730

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If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sum secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7 of the Security Instrument.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or

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waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

J. PRIOR ASSIGNMENT OF RENTS. This 1-4 Family Rider supersedes the provisions of any previous 1-4 Family Rider Assignment of Rents (a "Previous Assignment") executed by Borrower pertaining to the Property. If a Previous Assignment has been executed by the Borrower, then the assignment and lien granted in the assignment of Rents contained in Paragraph H of this 1-4 Family Rider shall relate back in time to the date and priority of any such Previous Assignment.

K. CAPITALIZED TERMS. Capitalized terms used in this 1-4 Family Rider shall have the meanings ascribed to them in the Modification except as otherwise specifically set forth in this 1-4 Family Rider.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

1-24-2015 Della L Sanford (Seal)
Date Della L Sanford

Date (Seal)

Date (Seal)

~~(ac) Date Wells Fargo Home Mortgage~~

By: Asnaku Cherenet 02/19/15

(ac) Wells Fargo Bank, N.A.
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Asnaku Cherenet
Vice President Loan Documentation

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