

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

When recorded mail to #: 9341272
First American Title 
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: SANDERS - PROPERTY REPORT

Tax/Parcel No. 15153090250000

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Original Principal Amount: \$132,063.00

FHA/VA Case No.: 796 137-6970248

Unpaid Principal Amount: \$129,792.16

Loan No: 2200306174

New Principal Amount \$144,985.88

New Money (Cap): \$21,993.71

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **24TH** day of **FEBRUARY, 2015**, between **MAURICE L SANDERS, ZAMBIA SANDERS HUSBAND AND WIFE** ("Borrower") whose address is **1913 SOUTH 24TH AVENUE, MAYWOOD, ILLINOIS 60153** 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"), and Timely Payment Rewards Rider, if any, dated **OCTOBER 31, 2012** and recorded on **DECEMBER 7, 2012** in **INSTRUMENT NO. 1234248026**, of the **OFFICIAL** Records of **COOK COUNTY, ILLINOIS**, 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

1913 SOUTH 24TH AVENUE, MAYWOOD, ILLINOIS 60153

(Property Address)

the real property described being set forth as follows:

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

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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, **MARCH 1, 2015** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$144,985.88**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$21,993.71** 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 **3.6250%**, from **MARCH 1, 2015**. Borrower promises to make monthly payments of principal and interest of U.S. **\$ 661.21**, beginning on the **1ST** day of **APRIL, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.6250%** will remain in effect until principal and interest are paid in full. If on **MARCH 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, impound, 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.

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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.**
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.

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In Witness Whereof, I have executed this Agreement.

Maurice L Sanders
Borrower: MAURICE L SANDERS

3/12/2015
Date

Zambia Sanders
Borrower: ZAMBIA SANDERS

3/12/2015
Date

Borrower:

Date

Borrower:

Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of Cook

This instrument was acknowledged before me on 3-12-2015 (date) by

MAURICE L SANDERS, ZAMBIA SANDERS (name/s of person/s acknowledged).

Makeesha L Hardy
Notary Public

(Seal)

Printed Name: MAKEESHA L. HARDY

My Commission expires:

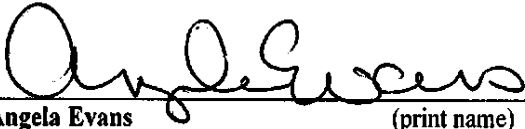
6/28/15



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In Witness Whereof, the Lender has executed this Agreement.

U.S. BANK N.A.

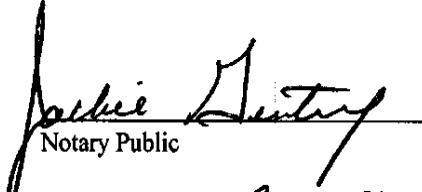

 By Angela Evans (print name) 3-20-2015 Date
 Mortgage Document Officer (title)
 [Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

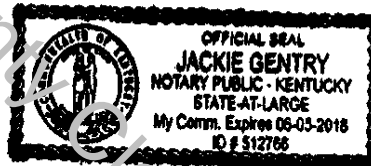
STATE OF KENTUCKY

COUNTY OF DAVLESS

The foregoing instrument was acknowledged before me this 3-20-2015 by
 ANGELA EVANS, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,
 a National Banking Assoc., on behalf of said national association.


 Notary Public

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



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EXHIBIT A

BORROWER(S): MAURICE L SANDERS, ZAMBIA SANDERS HUSBAND AND WIFE

LOAN NUMBER: 2200306174

LEGAL DESCRIPTION:

THE SOUTH 40 FEET OF THE NORTH 80 FEET OF LOT 85 IN THE THIRD ADDITION TO BROADVIEW ESTATES, A SUBDIVISION OF THE WEST 1/2 OF SECTION 15, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT ONLY TO: COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD; AND BUILDING LINES AND EASEMENTS, IF ANY.

ALSO KNOWN AS: 1213 SOUTH 24TH AVENUE, MAYWOOD, ILLINOIS 60153

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



SANDERS

49875280

IL

**FIRST AMERICAN ELS
MODIFICATION AGREEMENT**



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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **MAURICE L SANDERS, ZAMBIA SANDERS HUSBAND AND WIFE** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR U. S. BANK N.A.** for **\$132,063.00** and interest, dated **OCTOBER 31, 2012** and recorded on **DECEMBER 7, 2012** in **INSTRUMENT NO. 1234248026**. Mortgage tax paid: \$

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR U. S. BANK N.A.** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **OCTOBER 31, 2013** in **INSTRUMENT NO. 1330457267**.