

~~When recorded mail to: #9656680~~
First American Title
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: VILLASENOR - MOD REC SVC

This Document Prepared By:
AMANDA STORM
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. 15041150330000

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Original Principal Amount: \$151,000.00 Freddie Mac Loan No.:421588284
Unpaid Principal Amount: \$89,307.61 Loan No: 7810420707
New Principal Amount \$105,228.05
New Money (Cap): \$15,920.44

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 20TH day of JANUARY, 2015, between U.S. BANK N.A. ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, and ANTONIO VILLASENOR, AN UNMARRIED MAN ("Borrower"), whose address is 1728 NORTH 33RD AVE, STONE PARK, ILLINOIS 60165, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated OCTOBER 13, 2004, in the original principal sum of U.S. \$151,000.00 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 OCTOBER 25, 2004 in INSTRUMENT NO. 0429926056, of the OFFICIAL Records of

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

1728 NORTH 33RD AVE, STONE PARK, ILLINOIS 60165
[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 **OCTOBER 1, 2014**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$105,228.05**.
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 **OCTOBER 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. **\$481.55**, beginning on the **1ST** day of **NOVEMBER, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 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, I have executed this Agreement.

Antonio Villaseñor

Borrower: ANTONIO VILLASENOR

2/21/15

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of DUPAGE

This instrument was acknowledged before me on February 21, 2015 (date) by

ANTONIO VILLASENOR (name/s of person/s acknowledged).

Noemi Villaseñor

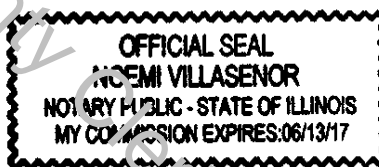
Notary Public

(Seal)

Printed Name: Noemi Villaseñor

My Commission expires:

June 13, 2017



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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)

2.26.15 Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 2.26.15 by
SHANAN OWEN, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,
National Banking Assoc on behalf of said national association.

Barbara A Grooms
Notary Public

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



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EXHIBIT A

BORROWER(S): ANTONIO VILLASENOR, AN UNMARRIED MAN

LOAN NUMBER: 7810420707

LEGAL DESCRIPTION:

**LOTS NINE (9) AND TEN (10) IN BLOCK ELEVEN (11) IN H. O. STONE AND COMPANY'S
WORLD'S FAIR ADDITION A SUBDIVISION OF PART OF SECTION FOUR (4), TOWNSHIP
THIRTY NINE (39) NORTH, RANGE TWELVE (12), EAST OF THE THIRD PRINCIPAL
MERIDIAN, LYING NORTH AND SOUTH OF INDIAN BOUNDARY LINE, ACCORDING TO PLAT
THEREOF RECORDED AS DOCUMENT 10262949, IN COOK COUNTY, ILLINOIS. SUBJECT TO:
COVENANTS, CONDITIONS, RESTRICTIONS, AND EASEMENTS OF RECORD;**

ALSO KNOWN AS: 1728 NORTH 33RD AVE, STONE PARK, ILLINOIS 60165

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

**VILLASENOR
49875283**

IL

**FIRST AMERICAN ELS
MODIFICATION AGREEMENT**



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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **ANTONIO VILLASENOR, AN UNMARRIED MAN** to **U. S. LENDING GROUP, INC** for **\$151,000.00** and interest, dated **OCTOBER 13, 2004** and recorded on **OCTOBER 25, 2004** in **INSTRUMENT NO. 0429926056**. Mortgage tax paid: \$

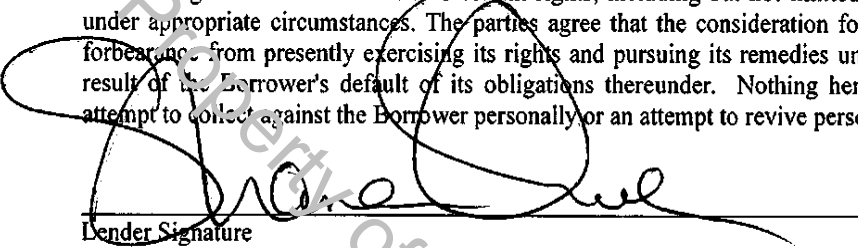
This mortgage was assigned from **U.S. LENDING GROUP, INC** (assignor), to **U.S. BANK N.A.** (assignee), by assignment of mortgage dated and recorded on **OCTOBER 25, 2004** in **INSTRUMENT NO. 0429926057**.

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Addendum

This Addendum is made a part of that Loan Modification Agreement entered into between U.S. BANK N.A. (the "Lender") and ANTONIO VILLASENOR, AN UNMARRIED MAN (the "Borrower") dated JANUARY 26, 2015 (the "Loan Modification Agreement").

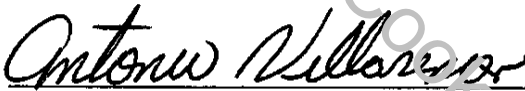
Notwithstanding anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.



Lender Signature

Date

By:
Title:



2/21/15

Borrower: ANTONIO VILLASENOR

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date

Borrower:

Date