

After Recording Return To:
CoreLogic SolEx
1637 NW 136th Avenue Suite G-100
Sunrise, FL 33323

This Document Prepared By:
NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD
COPPELL, TX 75019
Heath Harris

Parcel ID Number: 27353040371053

_____[Space Above This Line For Recording Data]_____
Original Recording Date: February 16, 2010
Original Loan Amount: \$176,027.00
New Money: \$0.00
Loan No: 605426105
FHA Case Number: 137-5561377734
MIN Number: 100275600202169861

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 16th day of May, 2013, between LAVELLE JOHNSON and JUDITH JOHNSON whose address is 8564 SCHEER DRIVE, TINLEY PARK, 60487 ("Borrower") and NATIONSTAR MORTGAGE LLC which is organized and existing under the laws of The United States of America, and whose address is 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019 ("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) 674-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated February 02, 2010 and recorded in Book/Liber N/A, Instrument No: 100470062, 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 8564 SCHEER DRIVE, TINLEY PARK, IL 60487, (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):



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HUD MODIFICATION AGREEMENT
8300h 11/12



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1. As of **May 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$164,960.00**, 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 **3.875%**, from **May 1, 2013**. Borrower promises to make monthly payments of principal and interest of U.S. **\$775.70**, beginning on the **1st** day of **June, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1, 2043** (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.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in



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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.

Lavelle Johnson
 _____ (Seal)
 LAVELLE JOHNSON, Borrower

Judith Johnson
 _____ (Seal)
 JUDITH JOHNSON, Borrower

_____ [Space Below This Line For Acknowledgments] _____

State of Illinois

County of Cook

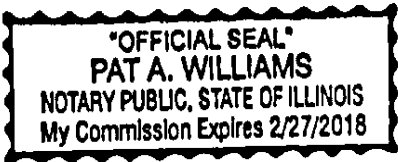
The foregoing instrument was acknowledged before me, a Notary Public on

March 21, 2015 by LAVELLE JOHNSON and JUDITH JOHNSON.

Pat A Williams

 (Signature of person taking acknowledgment)

My Commission Expires on 2/27/2018



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NATIONSTAR MORTGAGE LLC

By: [Signature] (Seal) - Lender
Name: Grant Woodridge

Title: Assistant Secretary

Date of Lender's Signature 3/30/15

[Space Below This Line For Acknowledgments]

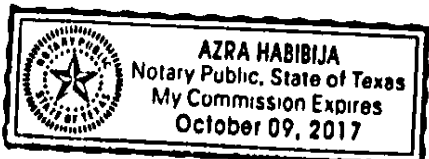
The State of TX

County of Dallas

Before me Azra Habibiya Notary Public
(name/title of officer) on this day personally appeared
Grant Woodridge, 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 30th day of March, A.D., 2015.



Azra Habibiya
Signature of Officer
Notary Public

Title of Officer

My Commission expires : 10/9/17



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[Signature] Grant Wooldridge 3/30/15
 Mortgage Electronic Registration Systems, Inc - Nominee for Lender
 Title: **Assistant Secretary**
 _____ [Space Below This Line For Acknowledgments] _____

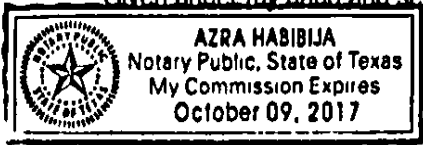
The State of TX

County of Dallas

Before me Azra Habibija **Notary Public**
 (name/title of officer) on this day personally appeared
Grant Wooldridge the Assistant Secretary of
 _____ 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 30th day of March, Apr. 2015.



Azra Habibija
 Signature of Officer
Notary Public

 Title of Officer

My Commission expires : 10/9/17



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Exhibit "A"

Loan Number: 605426105

Property Address: 8564 SCHEER DRIVE, TINLEY PARK, IL 60487

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN COOK COUNTY AND STATE OF ILLINOIS, TO-WIT: UNIT NUMBER 8564 IN THE KIRBY CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: CERTAIN LOTS IN CERTAIN TOWN POINT MULTI-FAMILY SUBDIVISION PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 99,333,248, AS MAY BE AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.



Exhibit A Legal Description Attachment 11/12



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