

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

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

Parcel ID Number:
31-26-308-002-0000

[Space Above This Line For Recording Data]

Original Recording Date: February 13, 2009
Original Loan Amount: \$122,761.00
New Money: \$0.00

Loan No: 604679936
FHA Case Number: 137-4608206-703
MIN Number: 100011911190751050

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 21st day of February, 2013, between **BARBARA HOLLINS** whose address is **22007 MILLARD AVE, RICHTON PARK, IL 60471** ("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. (988) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **January 28, 2009** and recorded in **Book/Liber N/A, Instrument No. 090408111**, 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 **22007 MILLARD AVE, RICHTON PARK, IL 60471**.

(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):

1. As of **April 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid



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HUD MODIFICATION AGREEMENT
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Principal Balance") is U.S. \$115,948.39, 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 4.125%, from April 1, 2013. Borrower promises to make monthly payments of principal and interest of U.S. \$561.94, beginning on the 1st day of May, 2013, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on February 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 whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in



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HUD MODIFICATION AGREEMENT

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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.

Barbara Hollins (Seal)
 BARBARA HOLLINS -Borrower

_____[Space Below This Line For Acknowledgments]_____

State of Illinois

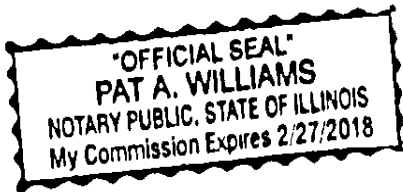
County of COOK

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

April 4 2015 by BARBARA HOLLINS.

Pat A. Williams
 (Signature of person taking acknowledgment)

My Commission Expires on 2/27/2018



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 HUD MODIFICATION AGREEMENT
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NATIONSTAR MORTGAGE LLC

By: _____ (Seal) - Lender

Name: Azra Habibija

Title: Assistant Secretary

Date of Lender's Signature 4/10/15

_____ [Space Below This Line For Acknowledgments] _____
The State of TX

County of Dallas / Grant Wooldridge Notary Public

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

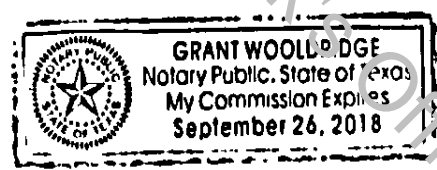
known to me or proved to me on the oath of _____ or through _____
(description of identity card or other document)) to be the person whose name is subscribed to the
foregoing instrument and acknowledged to me that he executed the same for the purposes and
consideration therein expressed.

Given under my hand and seal of office this 10th day of April, A.D., 2015.

[Signature]
Signature of Officer
Notary Public

My Commission expires : SEP 26 2018

Title of Officer



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Azra Habibi Azra Habibi 4/10/15
 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 Habibi Assistant Secretary
 _____, the _____ of

Mortgage Electronic Registration System, Inc.

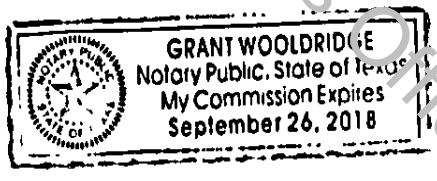
known to me (or proved to me on the oath of _____ or through _____
 (description of identity card or other document)) to be the person whose name is subscribed to the
 foregoing instrument and acknowledged to me that he executed the same for the purposes and
 consideration therein expressed.

Given under my hand and seal of office this 10th day of April, A.D., 2015.

[Signature]
 Signature of Officer Notary Public

My Commission expires : SEP 26 2018

Title of Officer



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Exhibit "A"

Loan Number: 604679936

Property Address: 2207 MILLARD AVE, RICHTON PARK, IL 60471

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN COOK COUNTY, STATE OF ILLINOIS:
LOT 2 IN BLOCK 3 IN SNAK TRAIL ESTATES SUBDIVISION OF PART OF SECTION 26,
TOWNSHIP 35 NORTH, RANGE 13. EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST
OF THE EASTERLY RIGHT OF WAY LINE OF THE ILLINOIS CENTRAL RAILROAD COMPANY,
ACCORDING TO THE PLAT THEREOF RECORDED APRIL 6, 1945 AS DOCUMENT NO. 13480686,
IN COOK COUNTY, ILLINOIS.



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