



Doc#: 1514115025 Fee: \$46.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 05/21/2015 11:12 AM Pg: 1 of 5

When Recorded, Return to:  
Green Tree Servicing LLC  
Attn: Loss Mitigation, T111  
7360 South Kyrene Road  
Tempe, AZ 85283

When Recorded Return to:  
Indecomm Global Services  
As Recording Agent Only  
1260 Energy Lane  
St. Paul, MN 55108  
798-2559

This document was prepared by **Green Tree Servicing LLC**  
Attn: Loss Mitigation, T111  
7360 South Kyrene Road  
Tempe, AZ 85283  
*Donna Gillane*  
Account No: **88269700 - 6**

(Space above This Line for Recording Data)

*PRM*  
*-mn.*  
green tree

*88269700-116*  
*SAFE*

January 28, 2015

GREEN TREE

**Permanent Rate/Payment Modification, Removal of Balloon and Extension of Maturity Agreement**

Servicer: **Green Tree Servicing LLC**

Account No.: **88269700 - 6**

Customer Name(s): **VIRGINIA CLAUSEN**  
**ROBERT CLAUSEN**

Address: **1440 W BARRY**  
**CHICAGO, IL 60657**

ORIGINAL

Original Loan Amount: **\$75,000.00**  
Current Interest Rate: **13.60%**  
Current Maturity Date: **February 2, 2015**

Current Loan Amount: **\$67,040.01**  
New Interest Rate: **13.60%**  
New Maturity Date: **November 2, 2032**

In this Agreement "I", "Me", or "My" refers to the Customer(s) signing below, while "You" or "Your" refers to the Servicer.

This Agreement, made between Virginia Clausen and Robert Clausen and Green Tree Servicing LLC ("Servicer"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated January 26, 2000 and recorded 02/02/2000 Instrument No. 00083136 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 1440 W BARRY, CHICAGO, IL 60657, the real property described being set forth as follows: See attachment.

You and I agree to permanently modify the interest rate and the monthly payment amount of My account described above until the account is paid in full. The interest rate on My Note/Retail Installment Contract or amendments thereto secured by a Mortgage Deed/Deed of Trust, where applicable, will be reduced from 13.60% to 13.60%, effective as of February 2, 2015 ("Effective Date"). Beginning March 2, 2015, I agree to remit to the Servicer monthly principal and interest payments in the amount of \$940.52 due on the 2nd day of the month, plus any applicable fees. I will refer to My monthly Billing Statement

S 1  
P 5  
S 1  
M 1  
SC 1  
E 1  
INT 1

# UNOFFICIAL COPY

for My newly modified interest rate payment, including applicable fees assessed to My account, such as insurance, escrow and/or late fees.

The balloon on My account in the amount of \$67,149.03 is hereby terminated and will be repaid over the new maturity date of My account. My Current Maturity Date is being extended by 214 Months. These payments are being added to the end of My account lengthening the maturity date of My account to November 2, 2032. My next payment due will be on March 2, 2015.

Past due protective advances, which could include, but are not limited to, advances for taxes, lot rent and/or attorney fees, will be deferred to the Effective Date of the modification, at which time, the advances will be scheduled for repayment until such time as they are paid in full and will be paid in addition to My regular monthly payment. Any unpaid Late Fees or NSF charges will remain due, unless paid.

The Total of Payments and the Finance Charge accrued and collected on My account will be greater than the amount disclosed in the Credit Agreement. Other than changes specified herein, this Agreement does not change any other terms contained in My Credit Agreement, or Mortgage Deed/Deed of Trust, where applicable.

Except as herein provided, I acknowledge that all other terms and conditions of the original Note/Retail Installment Contract or amendments thereto secured by a Mortgage Deed/Deed of Trust, where applicable, executed on **January 26, 2000** shall remain in full force and effect. Upon breach of any provision of this Agreement, or upon payment default, the Servicer may terminate this Agreement, and all terms will revert to those specified in the original contract.

The Servicer is granting this permanent reduction in interest rate and monthly payment and extending My maturity date in consideration of Me making one full regular monthly payment to accompany this Agreement or, at the discretion of Green Tree, within 30 days prior to the date the Servicer receives this Agreement. If such payment has not been made within 30 days prior to the date the Servicer receives this Agreement, a payment in the amount of **\$940.52** must be received by the Servicer along with this Agreement.

This Agreement is not binding until the Agreement, inclusive of all original terms, has been signed by the Customer(s); the one full regular monthly payment in good funds has been received by the Servicer; and the Servicer has accepted the Agreement.

Virginia Clausen 2-10-15  
VIRGINIA CLAUSEN Signature and Date

Robert Clausen 2-10-15  
ROBERT CLAUSEN Signature and Date

Authorized By: \_\_\_\_\_

~~Name: Jeff D. Koenig  
Title: Director of Default Services  
License Number: 973833~~

By: [Signature] FEB 12 2015  
Brian A. Abbee  
Default Services Supervisor  
NMLS# 68000

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

\_\_\_\_\_ [Space Below This Line For Acknowledgement] \_\_\_\_\_

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State of: ILLINOIS

County of: COOK

I, DENIS HABIBOVIC, a Notary Public in  
and for said county and state do hereby certify that  
VIRGINIA CLAUSEN and ROBERT CLAUSEN

personally known to me to be the same person(s) whose name(s) subscribed to the  
foregoing instrument appeared before me this day in person, and acknowledged that  
he/she/they signed and delivered the said instrument as his/her/their free and voluntary  
act, for the uses and purposes therein set forth.

Given under my hand and official seal, this the 10<sup>TH</sup> day of FEBRUARY, 2015

My Commission Expires: 03/04/2017

[Signature]  
Notary Public



Property of Cook County Clerk's Office

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A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

## ACKNOWLEDGMENT

STATE OF: Arizona

County ss: Maricopa

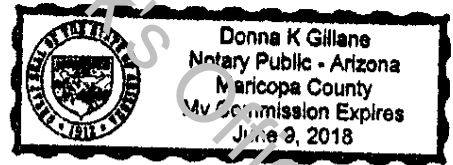
FEB 12 2015

On this day of \_\_\_\_\_ 2014, before me, the undersigned, a Notary Public in and for said state, personally appeared

Brian A. Abbee, Licensed Loss Mitigation Specialist of Green Tree Servicing LLC

**Personally known to me** or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Donna K. Gillane  
Notary Public



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## Attachment

LOT 136 IN JOHN P. ALTGELD'S SUBDIVISION OF BLOCKS 1, 2, 3, 4 AND 7 AND THE NORTH 1/2 OF BLOCK 6 IN THE SUBDIVISION OF THAT PART LYING NORTHEASTERLY OF CENTER OF LINCOLN AVENUE OF THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID: 14-29-105-023

Property of Cook County Clerk's Office



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