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This Document Prepared By: Lauren Turnwald

NATIONSTAR MORTGAGE LLC 8950 CYPPISS WATERS BLVD COPPELL, TX 75019

Parcel ID Number: 15-02-323-029-0000

Original Recording Date: June 30, 2009

Original Loan Amount: \$254,252.00 FHA Case Number: IL1374875888703 MIN Number: 100133700036768946

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement, "Agreement"), made this 26th day of May, 2015, between STACY CRAWFORD whose address is 944 N MONTICELLO AVE, CHICAGO, IL 60651 ("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, fel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated April 24, 2009 and recorded in Book/Liber N/A, Page N/A, Instrument No: 0918154100, 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

944 N MONTICELLO AVE, CHICAGO, IL 606517

(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 necessary agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument).

 As of August 1, 2015, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$201,863.04, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized, which is limited to escrows



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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 4.000%, from August 1, 2015. Borrower promises to make monthly payments of principal and interest of U.S. \$963.73, beginning on the 1st day of September, 2015, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 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 price witten 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 to ever 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 charge 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 crovided 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



HUD MODIFICATION AGREEMENT



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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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STACY CRAWFORD -Borrower	
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[Space Below This Line For Acknow	vledgments]
State of Illinois	-
County of COOK.	
The foregoing instrument was acknowledged before me, a Notary	y Public on
5/29/2015 by STACY CRAWFORD	),
1.	SOBEIDA SIERRA
(Signature of person taking acknowledgment)	OFFICIAL MY COMMISSION EXPIRES SEAL JUNE 27, 2015
My Commission Expires on June 27, 2015	£
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By: Javan Jurand Name: Lauren Turnwald	all (
By. Javorot	(Seal) - Lender
	JUN 0 3 2015
Title: Assistant Secretary	
(6/3/15	
Date of Lender's Signature	Fhia I in a Fac Administration and 1
The State of TX	This Line For Acknowledgments]
County of Dallas	
Before me Grant Wooldridge	/Notary Public (name/title of officer) on this day
	the Assistant Secretary of Nationstar
Mortgage LLC know to me (or proved to m	rnwatd, the Assistant Secretary of Nationstar ne on the oath of or through
(description of i	identity card or other document)) to be the
person whose name is subscribed to the for	egoing instrument and acknowledged to me that he executed
the same for the purposes and consideration	n therein expressed.
Given under my hand and seal of office this	day of Joe , A.D., Zols
Given under my hand and sear or onice this	day of, A.U.,
9	Signature of Officer
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	lotary Public
SEP 2 6 2018	Title of Officer
My Commission expires :	<del></del>
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and the second second	GRANT WOOLDRIDGE
	lotary Public, State of Texas   My Commission Expires
	September 26, 2018
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	Iotary Public, State of Texas My Commission Expires September 26, 2018
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Mortgage Electronic Regis		minee for Lender	
Title: Assistant Secretary	 _[Space Below This Line	e For Acknowledgments]	
The State of TX County of Dallas			
personally appeared Electronic Registretion Sys	Lauren Turnwald tems, Inc. known to me	(or proved to me on the oath of	cretary of Mortgage
or inrough	(description of to the foregoing instrume	identity card or other document) ent and acknowledged to me the	) to be the nerson
Given under my hand and :  My Commission expires :	Coop	day of Juny Signature of Officer  Notary Public  Title of Officer	, A.D., <u>7065</u> .
wy Commission expires : _	Notary Pub My Com	WOOLDRIDGE slic, State of Texas mission Expires	
	Septem	WOOLDRIDGE slic, State of Texas mission Expires aber 26, 2018	O <sub>FF</sub>





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### **UNOFFICIAL COPY**

#### Exhibit "A"

Loan Number: 654362573

Property Address: 14/, N MONTICELLO AVE, CHICAGO, IL 60651

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF COOK, STATE OF ILLINOIS: LOT 7 IN BLOCK 2 IN T.J. DIVENS SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SETTION 2, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK SOUNTY, ILLINOIS.





Exhibit A Legal Description Attachment 11/12

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