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Doc#: 1521250097 Fee: \$62.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/31/2015 09:00 AM Pg: 1 of 8

This Document Prepared By:
TOMIKA YLONDA CALDWELL
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715
(800) 416-1472

When Recorded Mail To:
FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

Tax/Parcel No. 07-30-408-030-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$137,935.00	FHA/VA Loan No.: [REDACTED]
Unpaid Principal Amount: \$128,986.75	FHA Case No.: 703 137-5772065
New Principal Amount \$95,004.76	Loan No: (scan barcode)
Total Cap Amount: \$0.00	

LOAN MODIFICATION AGREEMENT (MORTGAGE) (Providing for Fixed Rate)

This Loan Modification Agreement ("Agreement"), made this **9TH** day of **JANUARY, 2015**, between **J. TRINIDAD CAMACHO** ("Borrower"), whose address is **7512 BROOKSIDE DRIVE, HANOVER PARK, ILLINOIS 60133** and **WELLS FARGO BANK, N.A.** ("Lender"), whose address is **1 HOME CAMPUS, DES MOINES, IA 50328** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JUNE 30, 2010** and recorded on **JULY 16, 2010** in **INSTRUMENT NO. 1020026294, COOK COUNTY, ILLINOIS**, and (2) the Note, in the original principal amount of U.S. **\$137,935.00**, 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
7512 BROOKSIDE DRIVE, HANOVER PARK, ILLINOIS 60133

the real property described is located in **COOK COUNTY, ILLINOIS** and being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Wells Fargo Custom FHA HAMP Loan Modification Agreement
12222014_258

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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. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
 - A. As of **FEBRUARY 1, 2015** the modified principal balance of my Note will include amounts and charges that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, valuation, property preservation, and other charges not permitted under the terms of the HAMP modification, collectively, "Unpaid Amounts") in the amount of **\$0.00**, less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be **\$95,004.76** (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.
 - B. With the Modification you will have total partial claim due of **\$38,872.11**, which includes **\$33,981.99** that has been reduced from the New Principal Balance above. This agreement is conditioned on the proper execution and recording of this HUD Partial Claim.
2. Borrower promises to pay the New Principal Balance, plus interest, to the order of Lender. Interest will be charged on the New Principal Balance at the yearly rate of **4.2500%**, from **FEBRUARY 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$467.37**, beginning on the **1ST** day of **MARCH, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 1, 2045** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement.
5. The Borrower also will comply with all other covenants, agreements, and requirements of the Security

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Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.
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 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.
 8. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure



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In Witness Whereof, I have executed this Agreement.

J. TRINIDAD CAMACHO
Borrower: J. TRINIDAD CAMACHO

1-27-15
Date

Margarita Camacho
Borrower: MARGARITA A. CAMACHO

1-27-15
Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

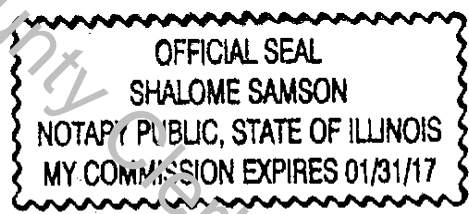
The foregoing instrument was acknowledged before me on 01/21/2015

(date) by J. TRINIDAD CAMACHO, MARGARITA A. CAMACHO (name/s of person/s acknowledged).

Shalome Samson
Notary Public

(Seal)
Print Name: Shalome Samson

My commission expires: 01/31/2017



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In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, NA

Timothy Lee Gleason
Vice President Loan Documentation

2-10-2015

By

(print name)
(title)

Date

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

STATE OF MN

COUNTY OF Dakota

The instrument was acknowledged before me this 2-10-2015 by

Timothy Lee Gleason

the

Vice President Loan Documentation

of WELLS FARGO BANK, NA,

a Vice President Loan Documentation, on behalf of said company.

Kenya C Blackmon
Notary Public

Printed Name: Kenya C Blackmon

My commission expires: 1-31-19

THIS DOCUMENT WAS PREPARED BY:
TOMIKA YLONDA CALDWELL
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715



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EXHIBIT A

BORROWER(S): J. TRINIDAD CAMACHO

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

LOT 33 IN BLOCK 37 IN HANOVER HIGHLANDS UNIT NO. 5, A SUBDIVISION IN THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT TO ANY AND ALL COVENANTS, CONDITIONS, EASEMENTS, RESTRICTIONS AND ANY OTHER MATTERS OF RECORD. TOGETHER WITH ALL AND SINGULAR THE HEREDITAMENT AND APPURTENANCES THEREUNDER BELONGING, OR IN OTHERWISE APPERTAINING

ALSO KNOWN AS: 7512 PROOKSIDE DRIVE, HANOVER PARK, ILLINOIS 60133

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Date: **JANUARY 9, 2015**
Loan Number: (scan barcode)
Lender: **WELLS FARGO BANK, NA**
Borrower: **J. TRINIDAD CAMACHO, MARGARITAA. CAMACHO**
Property Address: **7512 BROOKSIDE DRIVE, HANOVER PARK, ILLINOIS 60133**

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

J. TRINIDAD CAMACHO 1-27-15
Borrower Date

J. TRINIDAD CAMACHO

Margarita Camacho 1-27-15
Borrower Date

MARGARITAA. CAMACHO

Borrower Date

Borrower Date

Borrower Date

Borrower Date

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Prepared by and return to:
Wells Fargo Home Mortgage
1000 Blue Gentian Road,
Suite 300 MAC X9999-01N
Eagan, MN 55121

Name: CAMACHO
Last 4 of Loan #: 3758

SAME NAME AFFIDAVIT

Before me, the undersigned authority, this day personally appeared _____
("Affiant") who being by me first duly sworn, affirmed as follows:

1. Affiant is one and the same person as:

2. This affidavit is given in reference to the property described as:

7512 BROOKSIDE DRIVE
HANOVER PARK, IL, 60133

(SIGNATURE)

(PRINT NAME OF AFFIANT)

STATE OF _____
COUNTY OF _____

Sworn to and subscribed before me this ____ day of _____, 20__, by
_____ who was personally known to me or who presented
_____ as identification.

Commission No.
Commission Expiration:

(Signature of Notary)

(Printed name of Notary)