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Doc#: 1522256000 Fee: \$50.00
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/10/2015 08:32 AM Pg: 1 of 7

THIS INSTRUMENT PREPARED BY: Bank of America, NA.

When Recorded Mail To:
Bank of America, NA.
Qualified Assumptions
Mail Stop TX2-931-03-25
7105 Corporate Drive
Plano, TX 75024

ASSESSOR PARCEL NUMBER: 13163200240000

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

ASSUMPTION AGREEMENT WITH RELEASE OF LIABILITY

MIN: 100025500001233988

MERS Phone Number (888) 679-6377

This Assumption Agreement ("Agreement") is made on AUGUST 4, 2015 between JOHN N JENSEN ("Seller") and CHRISTINE JENSEN ("Borrower/Purchaser") and Loan Servicer, acting on behalf of the Note Holder, Lender, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. For the Assumption of that certain Note and Deed of Trust, Mortgage or Security Deed (the "Security Instrument") executed JULY 21, 2009 and recorded in the Official Records of Real Property of Cook County, State of IL covering property with a commonly known address as: 5248 W BELLE PLAINE AVE CHICAGO, IL 60641 (the "Property") and more specifically described as follows:

See "Exhibit A" ATTACHED HERETO AND INCORPORATED HEREIN.

The Security Instrument secures the payment of the Note entered into by Seller in favor of Note Holder, dated JULY 21, 2009 in the principal sum of \$147,800.00 ("Note").

Borrower/Purchaser's Promise to Pay:

In consideration for Note Holder's consent to the transfer of the Property and obligation to Borrower/Purchaser, Borrower/Purchaser hereby assumes the loan and agrees to pay the indebtedness evidenced by the Note and to be bound by and to perform all the terms, conditions, and covenants of the Note which is attached hereto as "Exhibit B" and incorporated herein and all terms, conditions, and covenants of the Security Instrument. Nothing in this Agreement will invalidate, impair or release any term or condition of the Note or the Security Instrument except as provided herein. It is agreed that the present unpaid principal balance of the loan being assumed is \$131,442.32. Borrower/Purchaser agrees to pay the Loan Servicer an Assumption fee in the amount of \$900.00. No new monies were advanced as part of this assumption. Servicer may report information about the Loan to credit bureaus. Late payments, missed payments, or other defaults on the Loan may be reflected in Borrower's credit report.

Transfer of Escrow Funds to Borrower/Purchaser:

Seller hereby assigns and transfers to Borrower/Purchaser all right, title and interest to all monies held on hand or forthcoming in the escrow account maintained by Loan Servicer for the periodic payment of real estate taxes, insurance premiums, and other applicable charges. In the event any refund is received of monies previously paid from the escrow account, the refund will be re-deposited into the account.

Waiver of Due-on-Transfer Clause:

Lender hereby waives any right to exercise the option to accelerate the debt with respect to this sale or transfer of the Property pursuant to the Security Instrument and releases JOHN N JENSEN from all obligations under the Security Instrument and the Note. This waiver is made solely for the benefit of JOHN N JENSEN and is not a waiver by Lender of any rights under the Note and Security Instrument in the event of any subsequent sale or transfer of the Property.

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EXECUTED as of the day and year first written above.

Seller Signature: _____
 Seller Signature: _____
 Seller Signature: _____
 Seller Signature: _____
 Borrower/Purchase Signature: _____
 Borrower/Purchase Signature: _____
 Borrower/Purchase Signature: _____
 Borrower/Purchase Signature: _____

John N Jensen

 JOHN N JENSEN

Christine Jensen

 CHRISTINE JENSEN

Non Purchasing Spouse Signature: _____

The undersigned is not obligated to repay the loan, but is signing for purposes of consenting to Note Holder's Security Instrument on the Property securing the Note.

State of Florida
County of Collier

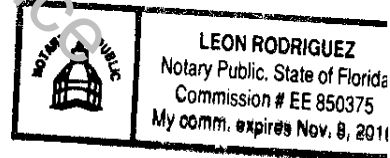
On August 6th, 2015, before me the undersigned, personally appeared Sold Neil Jensen known to me (or proved on the basis of satisfactory evidence) to be the person (s) whose name (s) is/are subscribed to the within instrument, and acknowledged to me that he/ she executed the same.

Notary Public: Leon Rodriguez
Expiration date 11/08/2016

State of _____
County of _____

On _____, before me the undersigned, personally appeared _____ known to me (or proved on the basis of satisfactory evidence) to be the person (s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/ she executed the same.

Notary Public: _____
Expiration date _____



Property of Cook County Clerk's Office

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MIN 100025300001233988
(888) 679-6377

PLEASE DO NOT WRITE BELOW - Bank of America, N.A.

Bank of America, NA, signing for Itself, Note Holder, and Mortgage Electronic Registration Systems, Inc. and its successors and assigns

By: SCOT KIELBLOCK

Title: Assistant Vice President

Scot Kielblock
Assistant Vice President

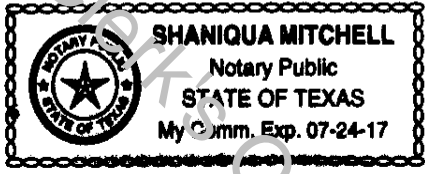
Notary Acknowledgment

State of Texas
County of Collin

On August 4, 2015, before me personally appeared Scot Kielblock, Assistant Vice President for Bank of America, NA, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Shaniqua Mitchell



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Exhibit "A" Legal Description

ALL THAT PARCEL OF LAND IN COUNTY OF COOK, STATE OF ILLINOIS AS MORE FULLY DESCRIBED IN DOCUMENT 98-301436 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 34 IN NORIN'S HOME ADDITION TO IRVING PARK A RESUBDIVISION OF THE WEST ONE-HALF OF THE EAST ONE-HALF OF THE SOUTH ONE-HALF OF LOT 8 IN SCHOOL TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN EXCEPT THE EAST TWO ONE HUNDRETHS FOOT THEREOF, IN COOK COUNTY, ILLINOIS.

APN: 13-16-320-024

PROPERTY ADDRESS: 5248 W BELLEPLAINE, CHICAGO, IL 60641

Property of Cook County Clerk's Office

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Exhibit B

“The Note”

Property of Cook County Clerk's Office

A large, dark, handwritten scribble or signature, possibly in black ink, located at the bottom center of the page. The scribble is dense and somewhat illegible, appearing to be a stylized signature or a set of initials.

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Prepared by: CHRIS ICHO

NOTE

LOAN #: 208890415

True & Certified
Copy of the original

Stewart Lender Services

FLORIDA
(State)JULY 21, 2009
(Date)NAPLES
(City)5248 W BELLE PLAINE AVE, CHICAGO, IL 60641-1459
(Property Address)**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$147,800.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is BANK OF AMERICA, N.A.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.375%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS**(A) Time and Place of Payments**

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the FIRST day of each month beginning on SEPTEMBER 01, 2009. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on AUGUST 01, 2039, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P.O. Box 660694, Dallas, TX 75266-0694 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$737.94

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of FIFTEEN calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

MULTISTATE FIXED RATE NOTE--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Fixed Rate Note
2005N-XX (09/08)(d/i)

Page 1 of 2

Form 3200 1/01



* 2 3 9 9 1 *



* 2 0 8 8 9 0 4 1 5 0 0 0 0 2 0 0 5 N *

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LOAN #: 208890415

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

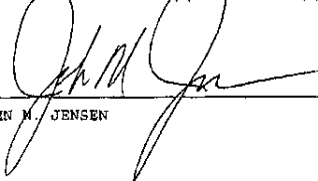
10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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 this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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 given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


JOHN N. JENSEN

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]