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Doc#: 1524349028 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/31/2015 08:59 AM Pg: 1 of 6

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

This Document Prepared By:
Lauren Turnwald

NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD
COPELL, TX 75019

Parcel ID Number: 12-19-130-046-0000

[Space Above This Line For Recording Data] _____
Original Recording Date: November 24, 2010 Loan No: 240017370
Original Loan Amount: \$149,732.00 FHA Case Number: 137-6013111-703
New Money: \$2,721.49 MIN Number: 100397202400173705

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 14th day of July, 2015, between SHELIA PARKER whose address is 1543 KENILWORTH AVE, BERWYN, IL 60402 ("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. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated November 18, 2010 and recorded in Book/Liber N/A, Instrument No: 1032847072, 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

1543 KENILWORTH AVE, BERWYN, IL 60402,
(Property Address)

the real property described being set forth as follows:

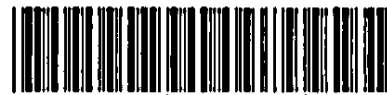
See Exhibit "A" attached hereto and made a part hereof;

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 September 1, 2015, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$140,915.63, 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 **September 1, 2015**. Borrower promises to make monthly payments of principal and interest of U.S. \$672.75, beginning on the **1st day of October, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **September 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 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 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



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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.

- 8. This Agreement modifies an obligation secured by an existing security instrument recorded in COOK County, IL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$138,194.14. The principal balance secured by the existing security instrument as a result of this Agreement is \$140,915.63, which amount represents the excess of the unpaid principal balance of this original obligation.

Shelia Parker (Seal)
 SHELIA PARKER - Borrower

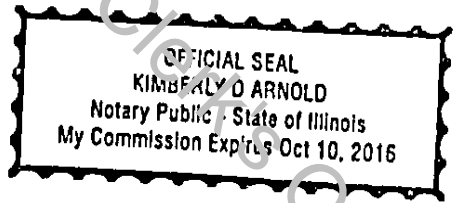
_____ [Space Below This Line For Acknowledgments] _____

State of Illinois
 County of Cook

The foregoing instrument was acknowledged before me, a Notary Public on
July 30, 2015 by SHELIA PARKER.

Kimberly D Arnold
 (Signature of person taking acknowledgment)

My Commission Expires on 10-10-2016



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NATIONSTAR MORTGAGE LLC

By: Lauren Turnwald (Seal) - Lender
Name: Lauren Turnwald
Title: Assistant Secretary

AUG 19 2015
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TX
County of Dallas

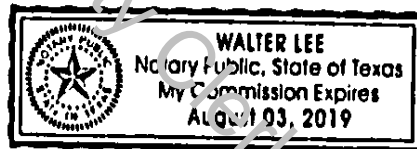
Before me Walter Lee /Notary Public (name/title of officer) on this day personally appeared Lauren Turnwald, the Assistant Secretary of Nationstar Mortgage LLC (known to me or proved to me on the oath of _____ or through _____ (description of identity card or other document)) to be the person whose name 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 19 day of August, A.D., 2015.

Walter Lee
Signature of Officer

Notary Public
Title of Officer

My Commission expires : Aug 3, 2019



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Lauren Turnwald

Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Lauren Turnwald

Title: Assistant Secretary

AUG 19 2015

[Space Below This Line For Acknowledgments]

The State of TX
County of Dallas

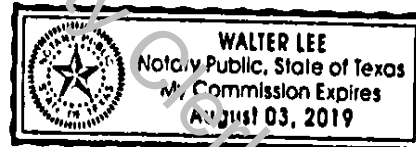
Before me Walter Lee /Notary Public (name/title of officer) on this day personally appeared Lauren Turnwald, the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. known to me (or proved to me on the oath of _____ or through _____ (description of identity card or other document)) to 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 19 day of August, A.D., 2015.

Walter Lee
Signature of Officer

Notary Public
Title of Officer

My Commission expires : Aug 3, 2019



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Exhibit "A"

Loan Number: 240017370

Property Address: 1542 KENILWORTH AVE, BERWYN, IL 60402

Legal Description:

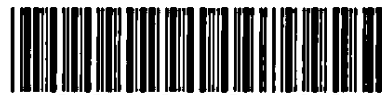
THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF COOK, STATE OF ILLINOIS: THE NORTH 10 FEET OF LOT 26 AND ALL OF LOT 27 IN WALLECK'S SUBDIVISION OF BLOCK 55 IN THE UNION MUTUAL LIFE INSURANCE COMPANY SUBDIVISION OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTH 300 ACRES THEREOF), IN COOK COUNTY, ILLINOIS.



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