



Doc#: 1603215017 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/01/2016 10:20 AM Pg: 1 of 3

When Recorded Return To:
James B. Nutter & Company
Prepared By: Carrie McLeod
4153 Broadway
Kansas City, MO 64111

(Space Above This Line For Recording Data)

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

JBN Loan #: 816387

This Loan Modification Agreement ("Agreement"), made this 18th day of December, 2015, between **Dolores Randolph, A Single Person** ("Grantor") and James B. Nutter and Company ("Grantee"), amends and supplements (1) the Security Deed (the "Security Instrument") dated **December 10, 2012** in the original principal sum of U.S. **\$130,846.00** and recorded on **January 11, 2013**, as **Document Number 130119074** in the Official Public Records of **Cook County, Illinois** is 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 **10122 S. Oglesby Avenue, Chicago, Illinois 60617** the real property being set forth as follows:

THE SOUTH 9 FEET OF LOT 7, ALL OF LOT 8 AND THE NORTH 3 FEET OF LOT 9 IN BLOCK 29 IN CALUMET TRUSTS SUBDIVISION IN SECTION 12, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOTH NORTH AND SOUTH OF THE INDIAN BOUNDARY LINE IN TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN AND FRACTIONAL SECTION 7 NORTH OF THE INDIAN BOUNDARY LINE IN TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, AS ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 30, 1925 AS DOCUMENT 9137462, IN COOK COUNTY, ILLINOIS. PIN: 25-12-417-110-0000.

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):

- As of **February 1, 2016**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$92,167.80**, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

Handwritten notes and initials: Y, 3, N, M, Y, Y, 97

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2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.125%**, from **January 1, 2016**. The borrower promises to make monthly payments of **principal and interest** of U.S. **\$446.69** beginning on the **1st day of February 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full on or before **January 1, 2046** (the "Maturity Date"). The Borrower also promises to pay the escrow amounts and the percentage of the annual FHA mortgage insurance premium that the Borrower is obligated to make under the Security Instrument.

The Borrower will make such payments at 4153 Broadway, Kansas City, MO 64111 or at such other place as the Lender may require.

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, at its option, 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 also will comply with all other covenants, agreements, and requirements of the Security 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 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. 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 the Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

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James B. Nutter & Company (Seal)
Lender



By Charles Briseno
Charles Briseno
Loss Mitigation Supervisor

Sandra Smith
Sandra Smith
Assistant Secretary/Witness
Dolores Randolph
Dolores Randolph

Witness

Witness

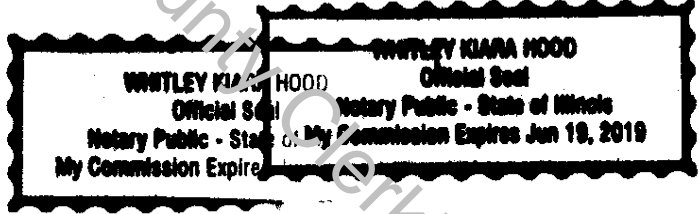
_____[Space Below This Line Acknowledgments]_____

State of Illinois
County of Cook

On the 18 day of December 2015, before me (notary) Whitley Hood, personally appeared, **Dolores Randolph, A Single Person** personally known to me or proved to me on the basis of satisfactory evidence 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, execute the instrument.

WITNESS my hand and official seal

Whitley Hood
Notary Public



State of Missouri
County of Jackson

On the 22nd day of December 2015, before me personally came Charles Briseno, Loss Mitigation Supervisor of James B. Nutter and Company, 4153 Broadway, Kansas City, MO 64111, to me known, who, being by me duly sworn, did depose and say that the corporation described in and which executed the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of directors of said corporation and that he signed his name thereto by like order.

Corey Bolds
Notary Public

COREY BOLDS
Notary Public - Notary Seal
STATE OF MISSOURI
Jackson County
My Commission Expires: 9/7/2018
Commission # 14014359