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Doc#: 1606157090 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/01/2016 10:00 AM Pg: 1 of 6

This Document Prepared By:
RON JOHNSON
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 #: 18-02-212-022-0000

[Space Above This Line for Recording Data] _____
Original Principal Amount: \$53,605.00 **FHA/VA Loan No.:** _____
Unpaid Principal Amount: \$50,149.86 **Loan No: (scan barcode)** _____
New Principal Amount \$53,060.77
New Money (Cap): \$2,910.91

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

This Loan Modification Agreement ("Agreement"), made this 12TH day of JANUARY, 2016, between CATALINA RAMIREZ ("Borrower"), whose address is 8022 42ND STREET, LYONS, ILLINOIS 60534 and WELLS FARGO BANK, N.A. ("Lender"), whose address is 3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated AUGUST 31, 2011 and recorded on SEPTEMBER 8, 2011 in INSTRUMENT NO. 1125147024, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$53,605.00, 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
8022 42ND STREET, LYONS, ILLINOIS 60534

Wells Fargo Custom Loan Mod 10042015_77

First American Mortgage Solutions

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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:

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.
2. As of, **FEBRUARY 1, 2016** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$53,060.77**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$2,910.91** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
3. 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 **3.7500%**, from **FEBRUARY 1, 2016**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$245.73**, beginning on the **1ST** day of **MARCH, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 1, 2046** (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.
4. 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.

5. 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.
6. 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 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



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contains any such terms and provisions as those referred to in (a) above.

7. 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.
8. 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.
9. 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.

[Signature]
Borrower: CATALINA RAMIREZ

1-20-2016
Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

Borrower: _____
[Space Below This Line for Acknowledgments]

_____ Date

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

The foregoing instrument was acknowledged before me on 01/20/2016

(date) by CATALINA RAMIREZ (name/s of person/s acknowledged).

Josslyn A. Christmas
Notary Public

(Seal)
Print Name: JOSSLYN A. CHRISTMAS

My commission expires: 02/11/2017



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In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A. **Kaoyen Vang**
 By [Signature] Vice President Loan Documentation 2/12/2016
 (print name) Date
 (title)
 [Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT
 STATE OF Minnesota COUNTY OF Dakota
 The instrument was acknowledged before me this 2-12-2016 by
Kaoyen Vang the
Vice President Loan Documentation of WELLS FARGO BANK, N.A.,
 a Vice President Loan Documentation, on behalf of said company.

[Signature]
 Notary Public 

Printed Name: Romelia Bjornnes
 My commission expires: 1-31-20

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

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EXHIBIT A

BORROWER(S): CATALINA RAMIREZ

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

LOT 3 OF WALTER ZIMMERMAN'S RE-SUBDIVISION OF OUT LOT "A" (EXCEPT THE EAST 125 FEET THEREOF) IN THE VILLAGE OF LYONS, BEING A SUBDIVISION BY CHRISTIAN ZIMMERMAN OF THE NORTH 136.5 FEET OF THE SOUTH 589.875 FEET OF THE EAST 379.5 FEET OF THE NORTHEAST 1/4 OF SECTION 2, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 7, 1910 AS DOCUMENT 4622550 IN BOOK 110 OF PLATS, PAGE 10, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 8022 42ND STREET, LYONS, ILLINOIS 60534

