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Doc#: 1617957082 Fee: \$60.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 06/27/2016 11:22 AM Pg: 1 of 7

This Document Prepared By:  
**JESSICA VANWINKLE**  
U.S. BANK N.A.  
4801 FREDERICA ST  
OWENSBORO, KY 42301  
(800) 365-7772

Requested By and  
When Recorded Return To:  
Loan Modification Solutions  
3220 El Camino Real  
Irvine, CA 92602  
(800) 323-0165

Tax/Parcel #: 31023060070000

[Space Above This Line for Recording Data]

Original Principal Amount: \$219,942.00	FI(A)VA Case No.: 703 137-7820825
Unpaid Principal Amount: \$216,168.95	Loan No.: 9902865029
New Principal Amount: \$161,855.90	
New Money (Cap): \$10,537.63	

160041294

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 16TH day of MAY, 2016, between ANJANETTE DANIELS-ELLIS AND KENNETH ELLIS, WIFE AND HUSBAND, AS TENANTS BY THE ENTIRETY ("Borrower") whose address is 18817 HARDING AVE, FLOSSMOOR, ILLINOIS 60422 and U.S. BANK N.A. ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated OCTOBER 31, 2014 and recorded on NOVEMBER 14, 2014 in INSTRUMENT NO. 1431810008 AND RE-RECORDED ON DECEMBER 15, 2014 IN INSTRUMENT NO. 1434919055, of the OFFICIAL Records of COOK COUNTY, ILLINOIS, 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

18817 HARDING AVE, FLOSSMOOR, ILLINOIS 60422

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(Property Address)

the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:****SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE**

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 **MAY 1, 2016** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$161,855.90**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$10,537.63** 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.
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 **3.8750%**, from **MAY 1, 2016**. Borrower promises to make monthly payments of principal and interest of U.S. **\$ 761.11**, beginning on the **1ST** day of **JUNE, 2016** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.8750%** will remain in effect until principal and interest are paid in full. If on **MAY 1, 2046** (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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

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- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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 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.

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In Witness Whereof, I have executed this Agreement.

*Anjanette Daniels-Ellis*  
Borrower: ANJANETTE DANIELS-ELLIS

5/23/16  
Date

*Kenneth Ellis*  
Borrower: KENNETH ELLIS

5.23.16  
Date

Borrower: \_\_\_\_\_

Date \_\_\_\_\_

Borrower: \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**  
State of ILLINOIS

County of COOK

This instrument was acknowledged before me on 05/23/2016 (date) by

ANJANETTE DANIELS-ELLIS, KENNETH ELLIS (name/s of person/s acknowledged).

*Paul McCotter*  
Notary Public  
(Seal)  
Printed Name: Paul McCotter

My Commission expires:  
11/10/2018



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In Witness Whereof, the Lender has executed this Agreement.

U.S. BANK N.A.

*[Handwritten Signature]*

5-27-10  
Date

By Jennifer L. Mattingly (print name)  
Mortgage Document Officer (title)

[Space Below This Line for Acknowledgments]

STATE OF KENTUCKY  
COUNTY OF LARUE

The foregoing instrument was acknowledged before me this 5-27-10 by  
JENNIFER L. MATTINGLY, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,  
a Federally Chartered Banking Association, on behalf of said national association.

erin matlock  
Notary Public



Printed Name: ERIN MATLOCK  
My commission expires: 3-20-18

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## EXHIBIT A

**BORROWER(S): ANJANETTE DANIELS-ELLIS AND KENNETH ELLIS, WIFE AND HUSBAND,  
AS TENANTS BY THE ENTIRETY**

**LOAN NUMBER: 9902865029**

**LEGAL DESCRIPTION:**

**LOTS 6 AND 7 AND THE WEST HALF OF THE VACATED ALLEY LYING EAST OF AND  
ADJOINING IN BLOCK 10 IN FLOSSMOOR HIGHLANDS, A SUBDIVISION OF THE WEST 1/2  
OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 16817 HARDING AVE, FLOSSMOOR, ILLINOIS 60422**

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## EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by ANJANETTE DANIELS-ELLIS AND KENNETH ELLIS, WIFE AND HUSBAND, AS TENANTS BY THE ENTIRETY to MERS, INC. AS NOMINEE FOR THE ANDERSON FINANCIAL GROUP, INC. AN IL CORPORATION for \$219,942.00 and interest, dated OCTOBER 31, 2014 and recorded on NOVEMBER 14, 2014 in INSTRUMENT NO. 1431810008 AND RE-RECORDED ON DECEMBER 15, 2014 IN INSTRUMENT NO. 1434919055. Mortgage tax paid: \$

This mortgage was assigned from MERS, INC. AS NOMINEE FOR THE ANDERSON FINANCIAL GROUP, INC. AN IL CORPORATION (assignor), to U.S. BANK NATIONAL ASSOCIATION (assignee), by assignment of mortgage dated AUGUST 21, 2015 and recorded on AUGUST 24, 2015 in INSTRUMENT NO. 1623650070.