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Doc#: 1621555132 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/02/2016 09:35 AM Pg: 1 of 7

This Document Prepared By:
JAMES POWELL
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 #: 31171050180000

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$117,826.00 FHA/VA/RHS Case No.: 703 137-7412650
Unpaid Principal Amount: \$113,946.24 Loan No: 9902805795
New Principal Amount: \$124,363.14
New Money (Cap): \$10,416.90

160102560

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 27TH day of JUNE, 2016, between KAREN BOYD A SINGLE PERSON ("Borrower"), whose address is 23 WILLOW ROAD, MATTESON, ILLINOIS 60443 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"), dated AUGUST 28, 2013 and recorded on SEPTEMBER 6, 2013 in INSTRUMENT NO. 1324922022, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$117,826.00, 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 23 WILLOW ROAD, MATTESON, ILLINOIS 60443

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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:

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 **JULY 1, 2016** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$124,363.14**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$10,416.90** 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 **JULY 1, 2016**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$584.80**, beginning on the **1ST** day of **AUGUST, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 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.
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 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 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 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.

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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.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.

Karen Boyd
Borrower: **KAREN BOYD**

7/11/16
Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT
State of **ILLINOIS**

County of Cook

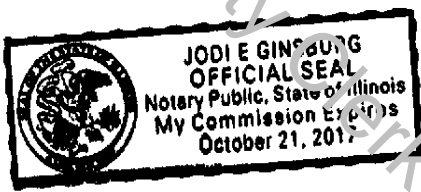
This instrument was acknowledged before me on July 11, 2016 (date) by

KAREN BOYD (name/s of person/s acknowledged).

Jodi Ginsburg
Notary Public

(Seal)
Printed Name: JODI E GINSBURG

My Commission expires: 10-21-17



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In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

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

7-12-16
Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

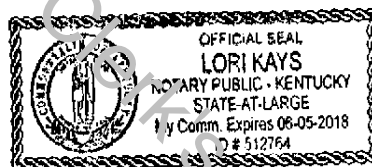
STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 7.12.16 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.

Lori Kaye
Notary Public

Printed Name: Lori Kaye
My commission expires: 6.5.18



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EXHIBIT A

BORROWER(S): KAREN BOYD A SINGLE PERSON

LOAN NUMBER: 9902805795

LEGAL DESCRIPTION:

LOT 433 IN WOODGATE GREEN UNIT 3, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 17 AND PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SAID SECTION 17, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 13, 1972 AS DOCUMENT 22083599, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 21 WILLOW ROAD, MATTESON, ILLINOIS 60443

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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **KAREN BOYD A SINGLE PERSON** to **MERS, INC., AS NOMINEE FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST CO., N.A.** for **\$117,826.00** and interest, dated **AUGUST 28, 2013** and recorded on **SEPTEMBER 6, 2013** in **INSTRUMENT NO. 1324922022**.

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST CO., N.A.** (assignor), to **US BANK, NA** (assignee), by assignment of mortgage dated **DECEMBER 1, 2014** and recorded on **DECEMBER 1, 2014** in **INSTRUMENT NO. 1433557505**.