

Illinois Anti-Predatory
Lending Database
Program

Doc#: 1627017036 Fee: \$62.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/26/2016 10:12 AM Pg: 1 of 8

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 12-22-119-018

Address:

Street: 3711 N. KENNEHT AVE APT 220

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60641

Lender: CARRINGTON MORTGAGE SERVICES, LLC

Borrower: CARLOS I ALFARO AND NENAD MAKSIMOVID

Loan / Mortgage Amount: \$180,145.91

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 61F8194C-637B-4ECA-A569-08A908644EA4

Execution date: 9/13/2016

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This Document Prepared By:
BRANDY MANCALINDAN
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
1600 SOUTH DOUGLASS ROAD, SUITE 200A
ANAHEIM, CA 92806
1-866-874-5860

When Recorded Mail To:
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
1600 SOUTH DOUGLASS ROAD, SUITE 200A
ANAHEIM, CA 92806

Tax/Parcel #: 13-22-119-043-1067

_____	[Space Above This Line for Recording Data]	_____
Original Principal Amount: \$183,612.00		FHA/VA/RHS Case
Unpaid Principal Amount: \$167,934.12		No.: FR1375531286734
New Principal Amount: \$180,145.91		Loan No. 4000314103
Capitalization Amount: \$12,211.79		

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 15TH day of AUGUST, 2016, between CARLOS I ALFARO AND, NENAD MAKSIMOVIC ("Borrower"), whose address is 3711 N. KENNETH AVE APT 220, CHICAGO, ILLINOIS 60641 and CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF BANK OF AMERICA, N.A. ("Lender"), whose address is 1600 SOUTH DOUGLASS ROAD, SUITE 200A, ANAHEIM, CA 92806 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated FEBRUARY 9, 2010 and recorded on FEBRUARY 19, 2010 in INSTRUMENT NO. 1005031063, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$183,612.00, bearing the same date as, and secured

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by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at
3711 N. KENNETH AVE APT 220, CHICAGO, ILLINOIS 60641

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. As of, **SEPTEMBER 1, 2016** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$180,145.91**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$12,211.79** 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 **4.0000%**, from **SEPTEMBER 1, 2016**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$860.05**, plus property taxes, hazard insurance, and any other permissible escrow items of U.S. **\$ 192.93**, beginning on the **1ST** day of **OCTOBER, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 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

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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.

Borrower: CARLOS ALFARO

9-13-2016

Date

Borrower: NENAD MAKSIMOVIC

9/13/2016

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 Sept, 13 2016 (date) by

CARLOS ALFARO, NENAD MAKSIMOVIC (name/s of person/s acknowledged).

Hector Morales
Notary Public
(Seal)

Printed Name: Hector Morales

My Commission expires:
12/20/2019



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In Witness Whereof, the Lender have executed this Agreement.

CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF BANK OF AMERICA, N.A.

By *[Signature]* (print name) 9/21/16 Date
Vice President (title)

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CA
County of Orange

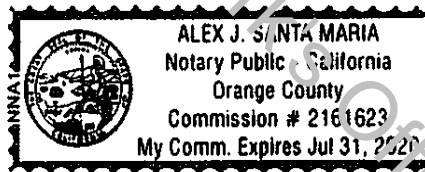
On SEP 21 2016 before me, Alex J. Santa Maria Notary Public,
(Date) (here insert name and title of officer)

appeared ADEL ISSA, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the company upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *[Signature]*
Signature of Notary Public



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EXHIBIT A

BORROWER(S): CARLOS I ALFARO AND, NENAD MAKSIMOVIC

LOAN NUMBER: 4000314103

LEGAL DESCRIPTION:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, CITY OF CHICAGO TO WIT,

**UNIT 220 IN OLD IRVING PLACE CONDOMINIUMS, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE
LOTS 13, 14, AND 15 IN BLOCK 7 IN GRAYLAND, BEING A SUBDIVISION OF THE NORTHWEST 114 OF SECTION 22. TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0717015130, AND AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.**

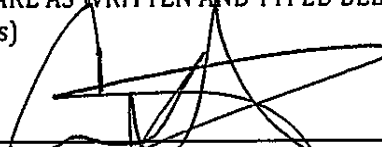
ALSO KNOWN AS: 3711 N. KENNETH AVE APT 220, CHICAGO, ILLINOIS 60641

Accommodation


CARLOS I ALFARO
NENAD MAKSIMOVIC
PO BOX 411768
CHICAGO IL 60641

THIS IS TO CERTIFY THAT MY/OUR LEGAL SIGNATURE(S) IS/ARE AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on all Documents)

CARLOS I ALFARO

Signature 

NENAD MAKSIMOVIC

Signature 

ALSO KNOWN AS ("AKA") STATEMENT

I, CARLOS I ALFARO, certify that I am also known as:

Print Name (Variation)

Sample Signature (Variation)

Print Name (Variation)

Sample Signature (Variation)

I, NENAD MAKSIMOVIC, certify that I am also known as:

Print Name (Variation)

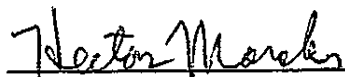
Sample Signature (Variation)

Print Name (Variation)

Sample Signature (Variation)

STATE OF IL
COUNTY COOK

Subscribed and sworn to before me on Sept 13, 2016 by Carlos I Alfaro and Nenad Maksimovic personally known to me or proved to me on the basis of satisfactory evidence to be the person who appeared before me.



Notary Public

