

Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 1630757048 Fee: \$62.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 11/02/2016 09:39 AM Pg: 1 of 8

Certificate of Exemption

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN: 29-14-155-032**

**Address:**

**Street:** 15733 COTTAGE GROVE AVENUE

**Street line 2:**

**City:** DOLTON

**State:** IL

**ZIP Code:** 60419

**Lender:** CARRINGTON MORTGAGE SERVICES, LLC

**Borrower:** ROXANNE MURDO-STEVENSON & DAVID STEVENSON

**Loan / Mortgage Amount:** \$68,059.28

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:** 80538AB7-7D23-46C9-92A0-DE11B242A2B1

**Execution date:** 10/28/2016

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This Document Prepared By:  
**BRANDY MANGALINDAN**  
**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 #: 29-14-155-032-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$82,478.00

FHA/VA Case No.: FR1375507006703

Unpaid Principal Amount: \$75,566.74

Loan No.: 4000305179

New Principal Amount: \$68,059.28

Capitalization Amount: \$0.00

## **LOAN MODIFICATION AGREEMENT (MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this 13TH day of OCTOBER, 2016, between ROXANNE MURDO-STEVENSON, A MARRIED WOMAN AND DAVID STEVENSON, SIGNING FOR THE SOLE PURPOSE OF WAIVING HOMESTEAD RIGHTS ("Borrower") whose address is 15733 COTTAGE GROVE AVENUE, DOLTON, ILLINOIS 60419 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"), and Timely Payment Rewards Rider, if any, dated FEBRUARY 2, 2010 and recorded on FEBRUARY 19, 2010 in INSTRUMENT NO. 1005012143, of the OFFICIAL Records of COOK COUNTY, ILLINOIS, and (2) the Note bearing the same date as, and secured by, the Security Instrument,

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which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

**15733 COTTAGE GROVE AVENUE, DOLTON, ILLINOIS 60419**

(Property Address)

the real property described 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 **NOVEMBER 1, 2016** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$68,059.28, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. \$0.00 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 3.7500%, from **NOVEMBER 1, 2016**. Borrower promises to make monthly payments of principal and interest of U.S. \$ 315.20, plus property taxes, hazard insurance and any other permissible escrow items of U.S. \$ 470.69 beginning on the 1ST day of **DECEMBER, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.7500% will remain in effect until principal and interest are paid in full. If on **NOVEMBER 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

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**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

- (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.

Roxanne Murdo Stevenson  
Borrower: ROXANNE MURDO-STEVENSON

10/26/16  
Date

David Stevenson  
Borrower: DAVID STEVENSON \*signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

10-26-16  
Date

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

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

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

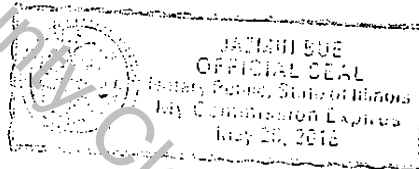
County of DuPage

This instrument was acknowledged before me on 10/26/16 (date) by

ROXANNE MURDO-STEVENSON, DAVID STEVENSON (name/s of person/s acknowledged).

Jazmin Bue  
Notary Public  
(Seal)  
Printed Name: Jazmin Bue


My Commission expires:  
5/29/2018



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In Witness Whereof, the Lender has executed this Agreement.

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

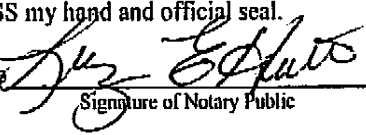
By  (print name) 10/28/16 Date  
 Vice President (title)  
 [Space Below This Line for Acknowledgments]

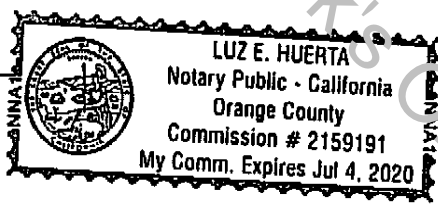
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CA  
 County of Orange  
 On 10-28-16 before me, Luz E. Huerta Notary Public,  
 (Date) (here insert name and title of officer)

appeared ADEL ISSA, the VICE PRESIDENT, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~ 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 of Notary Public



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## EXHIBIT A

**BORROWER(S): ROXANNE MURDO-STEVENSON, A MARRIED WOMAN AND DAVID STEVENSON, SIGNING FOR THE SOLE PURPOSE OF WAIVING HOMESTEAD RIGHTS**

**LOAN NUMBER: 4000305179**

**LEGAL DESCRIPTION:**

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

**THE SOUTH 4 FEET OF LOT 34 AND THE NORTH 36 FEET OF LOT 33 IN CHAPMAN'S 10TH ADDITION TO TULIP TERRACE, BEING A SUBDIVISION OF THAT PART OF THE SOUTH 11.79 ACRES OF LOT 7 NORTH OF THE EAST AND WEST CENTERLINE OF SECTION 14 IN THE PARTITION OF THAT PART OF THE WEST 1/2 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING NORTH OF THE RIVER AND THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE RAILROAD LAND, BEING PART OF THE ESTATES OF ELIZABETH BERGER) IN COOK COUNTY, ILLINOIS.**

**PROPERTY INDEX NUMBER (PIN): 29-14-157-031-0000**

**PROPERTY ADDRESS: 15733 COTTAGE GROVE AVENUE, DOLTON, IL 60419**

**ALSO KNOWN AS: 15733 COTTAGE GROVE AVENUE, DOLTON, ILLINOIS 60419**

**Accommodation**

ROXANNE MURDO-STEVENSON  
C/O WILDERMUTH LAW OFFICES  
1900 W. 75TH STREET  
WOODRIDGE IL 60517

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)

ROXANNE MURDO-STEVENSON

*Roxanne Murdo Stevenson*  
Signature

**ALSO KNOWN AS ("AKA") STATEMENT**

I, ROXANNE MURDO-STEVENSON, certify that I am also known as:

Roxanne Murdo  
Print Name (Variation)

*Roxanne Murdo*  
Sample Signature (Variation)

\_\_\_\_\_  
Print Name (Variation)

\_\_\_\_\_  
Sample Signature (Variation)

STATE OF IL  
COUNTY DuPage

Subscribed and sworn to before me on 10/210/2016 by Roxanne Murdo Stevenson AKA Roxanne Murdo personally known to me or proved to me on the basis of satisfactory evidence to be the person who appeared before me.

Jazmin Bue  
Notary Public

