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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/08/2017 12:37 PM Pg: 1 of 5

This Document Prepared By:
CAREY BELL
NATIONWIDE ADVANTAGE MORTGAGE
1100 LOCUST ST, DEPT 2009
DES MOINES, IA 50391
(800) 356-3442

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
DTO - MAIL STOP 3-2-8
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Tax/Parcel #: 25211240100000

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$159,101.00 **FHA/VA/RHS Case No.:137-3746146-703**
Unpaid Principal Amount: \$144,655.03 **Loan No: 2168093**
New Principal Amount: \$178,847.74
New Money (Cap): \$34,192.71

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 9TH day of JANUARY, 2017, between CYNTHIA MCDONALD AND WILLIE M MCDONALD, TENANTS BY THE ENTIRETY ("Borrower"), whose address is 11414 S EMERALD AVE, CHICAGO, ILLINOIS 60628 and NATIONWIDE ADVANTAGE MORTGAGE ("Lender"), whose address is 1100 LOCUST ST, DEPT 2009, DES MOINES, IA 50391 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated OCTOBER 24, 2007 and recorded on NOVEMBER 14, 2007 in INSTRUMENT NO. 0731833110 PAGE 1-8, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$159,101.00, 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

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11414 S EMERALD AVE, CHICAGO, ILLINOIS 60628

the real property described is located in COOK COUNTY, ILLINOIS and being set forth as follows:

LOT 50 IN SHELDON HEIGHTS 7TH ADDITION, BEING A RESUBDIVISION OF PARTS OF 5TH ADDITION TO SHELDON HEIGHTS & SHELDON HEIGHTS 6TH ADDITION OF THE W 1/2 OF THE NW 1/4 OF SEC 21, TOWNSHIP 37 N, RANGE 14, E OF THE 3RD P.M. IN COOK COUNTY, ILLINOIS

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, **FEBRUARY 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$178,847.74**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$34,192.71** 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 **FEBRUARY 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$828.27**, beginning on the **1ST** day of **MARCH, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 1, 2047** (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.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.

Cynthia McDonald
Borrower: CYNTHIA MCDONALD

1-20-17
Date

Willie McDonald
Borrower: WILLIE M MCDONALD

1-20-17
Date

Borrower: _____

_____ Date

Borrower: _____

_____ Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of DuPage

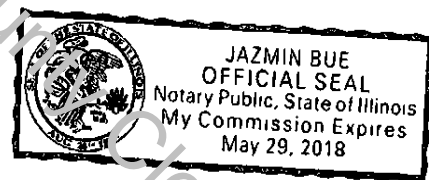
This instrument was acknowledged before me on 1/20/2017 (date) by

CYNTHIA MCDONALD, WILLIE M MCDONALD (name/s of person/s acknowledged).

Jazmin Bue
Notary Public
(Seal)

Printed Name: Jazmin Bue

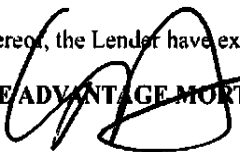
My Commission expires:
5/29/2018



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In Witness Whereof, the Lender have executed this Agreement.

NATIONWIDE ADVANTAGE MORTGAGE COMPANY



By **Lisa A Nicholson** (print name)
Vice President (title)

1-24-17

Date

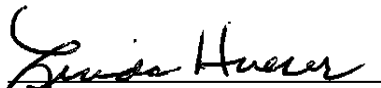
_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF Iowa

COUNTY OF Polk

The foregoing instrument was acknowledged before me this 24th day of January, 2017 by **LISA A NICHOLSON**, the **VICE PRESIDENT** of **NATIONWIDE ADVANTAGE MORTGAGE COMPANY**, a company, on behalf of said company.


Notary Public

Printed Name: LINDA HUESER
My commission expires: 7/28/19



THIS DOCUMENT WAS PREPARED BY:
CAREY BELL
NATIONWIDE ADVANTAGE MORTGAGE
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DES MOINES, IA 50391