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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/10/2017 10:35 AM Pg: 1 of 7

This Document Prepared By:
CRISTIN MULLAY
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 #: 19321120550000

[Space Above This Line for Recording Data] _____
Original Principal Amount: \$200,305.00 FHA/VA/RHS Case No.: 703 137-7737054
Unpaid Principal Amount: \$193,122.36 Loan No: 9902858764
New Principal Amount: \$202,968.76
Capitalization Amount: \$9,846.40

160362403

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 6TH day of MARCH, 2017, between GERALDO RODRIGUEZ A SINGLE PERSON, CARY L VILLASENOR A SINGLE PERSON, AS JOINT TENANTS ("Borrower"), whose address is 8130 MELVINA AVENUE, BURBANK, ILLINOIS 60459 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, 2014 and recorded on OCTOBER 6, 2014 in INSTRUMENT NO. 1427949111, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$200,305.00, 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 8130 MELVINA AVENUE, BURBANK, ILLINOIS 60459

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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, **MARCH 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$202,968.76**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$9,846.40** 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 **MARCH 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$939.98**, beginning on the 1ST day of **APRIL, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 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 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.

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In Witness Whereof, I have executed this Agreement.

Geraldo Rodriguez
Borrower: **GERALDO RODRIGUEZ**

3/20/17

Date
3/20/17

Cary L Villaseñor
Borrower: **CARY L VILLASENOR**

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 March 28, 2017 (date) by

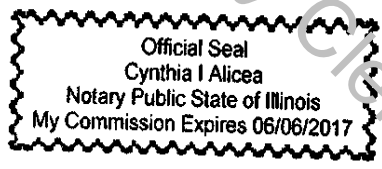
GERALDO RODRIGUEZ, CARY L VILLASENOR (name/s of person/s acknowledged).

Cynthia I. Alicea
Notary Public

(Seal)

Printed Name: Cynthia I. Alicea

My Commission expires:
6-6-2017



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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)

3-31-17
Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

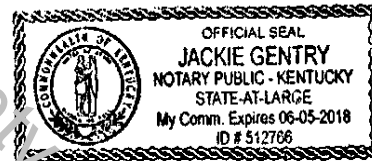
STATE OF KENTUCKY

COUNTY OF DAVENESS

The foregoing instrument was acknowledged before me this 3-31-17 by JENNIFER L MATTINGLY, the **MORTGAGE DOCUMENT OFFICER** of **U.S. BANK N.A.**, a national association, on behalf of said national association.

Jackie Gentry
Notary Public

Printed Name: Jackie Gentry
My commission expires: 6-5-18



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EXHIBIT A

BORROWER(S): GERALDO RODRIGUEZ A SINGLE PERSON, CARY L VILLASENOR A SINGLE PERSON, AS JOINT TENANTS

LOAN NUMBER: 9902858764

LEGAL DESCRIPTION:

LOTS 11 AND 12 AND BLOCK 3 IN FIRST ADDITION TO WEST 79TH STREET GARDENS, A SUBDIVISION OF PART OF THE WEST 2/3 OF LOT 3 IN THE SUBDIVISION OF LOT 8 IN ASSESSORS DIVISION OF SECTION 34 AND OF THE NORTH 1/2 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 8130 MELVINA AVENUE, BURBANK, ILLINOIS 60459

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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **GERALDO RODRIGUEZ A SINGLE PERSON, CARY L VILLASENOR A SINGLE PERSON, AS JOINT TENANTS** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BRIDGEVIEW BANK MORTGAGE COMPANY, LLC**, for \$200,305.00 and interest, dated **AUGUST 28, 2014** and recorded on **OCTOBER 6, 2014** in **INSTRUMENT NO. 1427949111**.

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BRIDGEVIEW BANK MORTGAGE COMPANY, LLC**, (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated **JANUARY 22, 2016** and recorded on **JANUARY 25, 2016** in **INSTRUMENT NO. 1602550057**.