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After Recording Return To:
Dagmara Klimowicz
Provident Funding Associates, L.P.
1235 N. DUTTON AVE, STE E
SANTA ROSA, CA 95401

Doc#: 1719318116 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/12/2017 01:34 PM Pg: 1 of 7

Tax/Parcel No. 23353070100000

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Original Principal Amount: \$232,000.00
Unpaid Principal Amount: \$198,897.49
New Principal Amount: \$204,857.29
Capitalization Amount: \$5,959.80

Freddie Mac Loan No.:465956149
MERS Min: 100017995170801203
MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT To a Fixed Interest Rate

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 5 day of July, 2017, between Provident Funding Associates, L.P. whose address is 1235 N. DUTTON AVE, STE E, SANTA ROSA, CA 95401 ("Lender") AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") ("Mortgage") (solely as nominee for Lender and Lender's successors and assigns), with a mailing address of P.O. Box 2026, Flint, Michigan 48501-2026, and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834, Tel. (888) 679-MERS and KIRK P TSOUTSAS AND ELENI TSOUTSAS, AS HUSBAND AND WIFE, NOT AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, NOR AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated the 08/22/2007 day of August, 2007, in the original principal sum of U.S. \$232,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded on 08/29/2007, in the Official Records of Cook County, Illinois. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

Instrument #: 0724133089

8500 WEST 135TH STREET
ORLAND PARK, IL 60462,
(Property Address)

the real property described being set forth as follows:

"See Exhibit A"

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. **Current Balance.** As of August 1, 2017, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$204,857.29.
2. **Interest Rate.** 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 4.25%, beginning August 1, 2017, both before and after any default described in the Note. The yearly rate of 4.25% will remain in effect until principal and interest is paid in full.

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3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$888.30, beginning on the 1st day of August, 2017, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on 07/01/2057, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at **1235 N. DUTTON AVE, STE E, SANTA ROSA, CA 95401** or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.
7. Compliance with Covenants. 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.

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, or 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.

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8. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.
9. Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.


Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.

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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 where 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.

In Witness Whereof, Lender and Borrower have executed this Agreement.

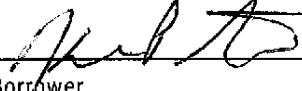
Provident Funding Associates, L.P.

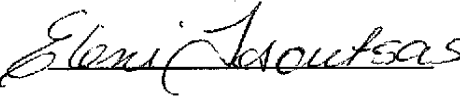

By: (print name) (title) Karen M. Corkins AP

07-11-17
Date:


Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Group, Inc., California Limited Partnership, its successors and assigns

In Witness Whereof, I have executed this Agreement.


Borrower
KIRK P. TSOUTSAS
07-07-17
Date:


Borrower
07-07-17
Date:

Borrower

Date:

Borrower

Date:

Property of COOK County Clerk's Office

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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 California
County of Sonoma

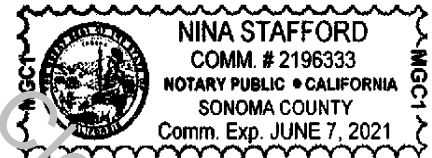
On July 11, 2017 before me, Nina Stafford, Notary Public
(insert name and title of the officer)

personally appeared Karen Corkins,
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 entity 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  (Seal)



Property Clerk's Office

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[Space Below This Line For Acknowledgement]

BORROWER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF COOK

The foregoing instrument was acknowledged before me this 7/7/17 by
KIRK P TSOUTSAS
Eleni Tsoutsas

Who is personally known to me or who has produced Driver's License as identification
Maria I. Martinez
(Signature of person taking acknowledgement)



Maria I. Martinez
(Name typed, printed or stamped)
Notary Signing Agent
(Title or rank)

(serial number, if any)

LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA

COUNTY OF _____

The foregoing instrument was acknowledged before me this see attached

Of Provident Funding Associates, L.P. a California corporation, on behalf of the corporation.

Who is personally known to me.

(Signature of person taking acknowledgement)

(Name typed, printed or stamped)

(Title or rank)

(serial number, if any)

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1410 008384773 OF
STREET ADDRESS: 8500 W. 135TH ST
CITY: ORLAND PARK **COUNTY:** COOK
TAX NUMBER: 23-35-307-010-0000

LEGAL DESCRIPTION:

LOT 1 IN BLOCK 10 IN PALOS HIGHLANDS 2ND ADDITION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 35, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office