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Doc#: 1721357107 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/01/2017 10:36 AM Pg: 1 of 7

This Document Prepared By:
INGRID CANALES
PACIFIC UNION FINANCIAL, LLC
1603 LBJ FREEWAY, STE 500 MAILSTOP: 60200
FARMERS BRANCH, TX 75236
(844) 225-8060

When Recorded Mail To:
PACIFIC UNION FINANCIAL, LLC
1603 LBJ FREEWAY, STE 500 MAILSTOP: 60200
FARMERS BRANCH, TX 75236

Tax/Parcel #: 26063000500000

[Space Above This Line for Recording Data]

Original Principal Amount: \$135,205.00	FHA/VA/RHS Case No.: 703 137-6939304
Unpaid Principal Amount: \$131,054.26	MERS Min: 1005246 1300003802 1
New Principal Amount: \$162,261.40	MERS Phone #: (888) 679-6377
New Money (Cap): \$31,207.14	

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 8TH day of MAY, 2017, between TUNYA JOHNSON AKA TUNYA S JOHNSON, UNMARRIED WOMAN ("Borrower"), whose address is 9149 S YATES BLVD, CHICAGO, ILLINOIS 60617 and PACIFIC UNION FINANCIAL, LLC ("Lender"), whose address is 1603 LBJ FREEWAY, STE 500 MAILSTOP: 60200, FARMERS BRANCH, TX 75236 and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as Mortgagee, 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 and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated NOVEMBER 20, 2012 and recorded on DECEMBER 13, 2012 in INSTRUMENT NO. 1234826063 BOOK N/A PAGE N/A, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of

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U.S. \$135,205.00, bearing the same date as, and secured by, the Security Instrument, which has been assigned MERS Registration No. 1005246 1300003802 1 and MERS Registration Date , and which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 9149 S YATES BLVD, CHICAGO, ILLINOIS 60617 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, **JUNE 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$162,261.40**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$31,207.14** 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 **4.3750%**, from **JUNE 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$810.15**, beginning on the **1ST** day of **JULY, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 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 therein 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.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.
Tunya S Johnson
Borrower: TUNYA S JOHNSON

May 19, 2017
Date

Borrower: _____ 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 May 19, 2017 (date) by

TUNYA S JOHNSON (name/s of person/s acknowledged).

[Signature]
Notary Public
(Seal)
Printed Name: Amanda Duran

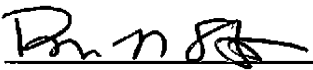
My Commission expires: 1/13/21



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Mortgage Electronic Registration Systems, Inc.

Mortgagee

By 
BRANDY N STOLZ
Assistant Secretary


May 26, 2017
Date

_____ [Space Below This Line for Acknowledgments] _____

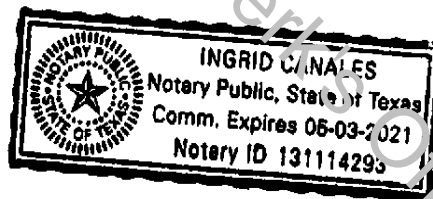
State of TEXAS

County of DALLAS

This instrument was acknowledged before me on May 26, 2017
by BRANDY N STOLZ of Mortgage Electronics Registrations Systems, Inc., a
LLC corporation, on behalf of the corporation.


INGRID CANALES, Notary Public

My commission expires: 05/03/2021



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In Witness Whereof, the Lender have executed this Agreement.

PACIFIC UNION FINANCIAL, LLC

By Celia Gallardo (print name)
Authorized Signer (title)

May 26, 2017
Date

_____[Space Below This Line for Acknowledgments]_____

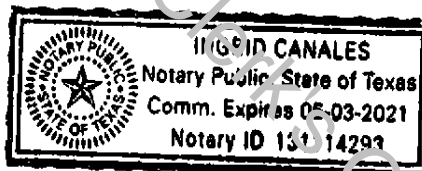
LENDER ACKNOWLEDGMENT

State of TEXAS

County of DALLAS

This instrument was acknowledged before me on May 26, 2017
by Celia Gallardo the
Authorized Signer of PACIFIC UNION FINANCIAL, LLC, a company,
on behalf of the company.

[Signature]
INGRID CANALES, Notary Public
My commission expires: 05/03/2021



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EXHIBIT A

BORROWER(S): TUNYA JOHNSON AKA TUNYA S JOHNSON, UNMARRIED WOMAN

LOAN NUMBER: 1431043338

LEGAL DESCRIPTION:

The land referred to in this document is situated in the STATE OF ILLINOIS, COUNTY OF COOK, CITY OF CHICAGO, and described as follows:

LOT 28 (EXCEPT THE SOUTH 18.95 FEET THEREOF) LOT 29 AND THE SOUTH 1.95 FEET OF LOT 30 IN BLOCK 4 IN SOUTH CHICAGO HEIGHTS, BEING A SUBDIVISION OF THE WEST 1/2, OF SECTION 6, NORTH OF THE INDIAN BOUNDARY LINE IN TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 9149 S YATES BLVD, CHICAGO, ILLINOIS 60617