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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/31/2017 10:03 AM Pg: 1 of 7

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

Prepared By:
RUTH RUHL, P.C.
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

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CENLAR, FSB
Loan No.: 0057769168
MERS No.: 1000375060185299330

MERS Phone: 1-888-679-6377

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 30th day of June, 2017, between Anthony J Matranga and Nora H Matranga, husband and wife, whose address is 5339 S Meade Ave, Chicago, Illinois 60638 ("Borrower/Grantor") and Ally Bank, whose address is 425 Phillips Blvd, Ewing, New Jersey 08618

(“Lender/Grantee”),
and Mortgage Electronic Registration Systems, Inc. (“Mortgagee”), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the “Security Instrument”) and Timely Payment Rewards Rider, if any, in the original loan amount of U.S. \$ 100,000.00 and dated July 31st, 2007, granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender’s successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026, recorded September 17th, 2007 and recorded in Book/Liber N/A, Page N/A, Instrument No. 0726042042, of the Official Records of Cook County, Illinois, and further assigned to Lender and recorded on N/A, in Book N/A, Page N/A, Instrument No. N/A

(2) the Note, 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 5339 S Meade Ave, Chicago, Illinois 60638

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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 July 1st, 2017, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 98,659.67, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

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 3.000 %, from July 1st, 2017. Borrower promises to make monthly payments of principal and interest of U.S. \$ 353.19, 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 July 1st, 2057, Borrower still owes amounts under this modification agreement, Borrower will pay these amounts in full on that date, which is called the ("Maturity Date"). The Borrower will make such payments at:

CENLAR, FSE
425 Phillips Blvd.
Ewing, NJ 08618

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, the 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 specified date 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 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

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(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. Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

(c) 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.

(d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

(e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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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7/12/2017
Date

[Signature] (Seal)
Anthony J Matranga -Borrower

7/12/2017
Date

[Signature] (Seal)
Nora H Matranga -Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

BORROWER ACKNOWLEDGMENT

State of IL §
County of COOK §

On this 12 day of JULY, 2017, before me,
GERALDINE MAXWELL, a Notary Public in and for said state,
personally appeared Anthony J Matranga and Nora H Matranga

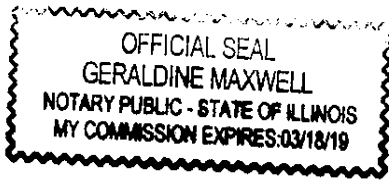
known to me to be the person who executed the within instrument, and acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)

[Signature]
GERALDINE MAXWELL
Type or Print Name of Notary

Notary Public, State of IL

My Commission Expires: 3-18-19



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Loan No.: 0057769168

_____ 8/25/17
Date

Ally Bank
-Lender

By: _____
Printed/Typed Name: Kim Hagen
Its: Authorized Signer

LENDER ACKNOWLEDGMENT

State of NJ
County of Mercer

On this 25 day of Aug, 2017, before me,
Nicole E. Shovlin, a Notary Public in and for said state,
personally appeared Kim Hagen, Authorized Signer Ally Bank

_____, Lender,
personally known to me to be the person who executed the within instrument on behalf of said entity, and
acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal) NICOLE E. SHOVLIN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires December 6, 2021
ID# 50050466

Nicole E. Shovlin
Notary Signature
Nicole E. Shovlin
Type or Print Name of Notary

Notary Public, State of NJ
My Commission Expires: 12/6/2021

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Loan No.: 0057769168

8/25/17

-Date

Mortgage Electronic Registration Systems, Inc.

-Mortgagee

By: [Signature]

Printed/Typed Name: Kim A Hagen

Its: Assistant VP

MORTGAGEE ACKNOWLEDGMENT

State of NJ

County of merc

§
§
§

On this 25 day of Aug, 2017, before me, Nicole E Shovlin, a Notary Public in and for said state, personally Kim A Hagen, ASST VP of Mortgage Electronic Registration Systems, Inc., Mortgagee, personally known to me to be the person who executed the within instrument on behalf of said entity, and acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)

NICOLE E. SHOVLIN
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires December 6, 2021
ID# 50050466

[Signature]
Notary Signature

Nicole E. Shovlin
Type or Print Name of Notary

Notary Public, State of NJ

My Commission Expires: 12/6/2021

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EXHIBIT "A"

The following described REAL PROPERTY:

The South 30 feet of the North 60 feet of Lot 17 in Block 6 in Frederick H. Bartlett's 8th Addition to Bartlett Highlands a Subdivision of the East ½ of the East ½ of the Southwest ¼ of Section 8, Township 38 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL NUMBER: 19-08-322-005-0000

PROPERTY ADDRESS: 5339 South Meade Avenue, Chicago, Cook, IL 60638-2611.

Property of Cook County Clerk's Office