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Doc#. 1731849012 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/14/2017 09:14 AM Pg: 1 of 6

Record and Return to:

Ianniello Anderson, P.C.
Attn: Loss Mitigation
805 Route 146
Clifton Park, NY 12065

1706952LM RO LC

Prepared By:

M&T Bank
475 Crosspoint Pkwy
Getzville, NY 14068

Loan Modification Agreement

Chain of title should read as follows: Original Mortgage dated 6/16/2008, recorded 7/8/2008, Instrument 0819055128 between Barbara Isdale and George Isdale Jr. (Borrowers) and Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, its successors and assigns.

Assigned from: Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, its successors and assigns to Bank of America, N.A. s/b/m to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP dated 2/24/2012 and recorded 2/26/2012 in Instrument 1205908278.

Further assigned from Bank of America, N.A. to Lakeview Loan Servicing, LLC dated 7/31/2013 and recorded 10/3/2013 in Instrument 1327629050.

Power of Attorney: Lakeview Loan Servicing, LLC by M&T Bank as attorney in fact by power of attorney dated 9/8/2016, recorded 11/4/2016, Instrument 1630949043.

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Recording Requested by

M&T Bank

WHEN RECORDED MAIL TO:

M&T Bank
475 Crosspoint Parkway
Getzville, NY 14058

1706952LM
RD LC

Record & Return to:
Ianniello, Anderson, P.C.
Attn: Loss Mitigation
805 Route 146
Clifton Park, New York 12065

This document was prepared by M&T Bank.

See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on 10-30 2017 between BARBARA ISDALE (the "Borrower(s)") and Lakeview Loan Servicing, LLC via assignment recorded on the 3rd day of October, 2013 at doc no. 1327629050 in the Cook County Recorder's office ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 16th of June, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 4115 CLINTON AVENUE, STICKNEY, IL 60402.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of one hundred sixty-six thousand five hundred twenty-five and 29/100, (U.S. Dollars) (\$166,525.29). This debt is evidenced Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on July 1, 2043. The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as

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otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and

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the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS 30 DAY OF Oct 2017
BY

Barbara Isdale
BARBARA ISDALE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of IL, County of COOK On this 30 day
of Oct before me the undersigned, a Notary Public in and for said State,
personally appeared BARBARA ISDALE known to me, or proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
foregoing instrument and acknowledged
that SHE executed the same.

Witness my hand and official seal.

Thomas R Kopecy Notary Signature
THOMAS R KOPECKY Notary Public Printed Name Place Seal Here
5.9.20 Notary Public Commission Expiration Date



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LENDER

Richard Pomietlasz
Lakeview Loan Servicing, LLC

By: M&T Bank, as attorney in fact LENDER

By: Richard Pomietlasz
Banking Officer
Lakeview Loan Servicing, LLC

By: M&T Bank, as attorney in fact

11/1/17
Date of Lender's Signature

Elizabeth Kerzhoff
Witness
Kevin Muff
Witness 2

-----[Space Below This Line For Acknowledgments]-----

State of New York

County of Erie

On the 1 day of November in the year 2017 before me, the undersigned, personally appeared Richard Pomietlasz personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Denise Domagalski
Notary Public

DENISE DOMAGALSKI
Lic. #01DO6113426
Notary Public - State of New York
Qualified in Erie County
COMM. EXP. 7/26/20

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EXHIBIT A

File No.: 8001678

Property Address: 4115 S CLINTON AVENUE, STICKNEY, IL, 60402

LOT 34 (EXCEPT THE NORTH 9 FEET THEREOF) AND THE NORTH 13 FEET OF LOT 33 IN BLOCK 8 IN OAK PARK AVENUE SUBDIVISION, BEING A SUBDIVISION OF FOLLOWING BLOCKS AND PARTS OF BLOCKS IN B.F. SHOVELLS SUBDIVISION OF THE EAST ½ OF THE NORTHWEST ¼ OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, TO WIT: BLOCK 1 (EXCEPT THE NORTHEAST ¼ THEREOF) BLOCKS 2, 4, 5, AND 6 (EXCEPT THE NORTHWEST ¼ AND SOUTH 156 FEET OF THE EAST 152 FEET THEREOF) BLOCK 7 (EXCEPT THE NORTH ½ AND EXCEPT THE NORTH 30 FEET OF THAT PART OF SOUTH ½ THEREOF LYING EAST OF EAST LINE OF ALLEY) BLOCKS 8, 9, AND NORTH 249.19 FEET OF WEST ½ OF BLOCK 10 AND ALL OF BLOCK 11, IN COOK COUNTY, ILLINOIS.

PIN: 19-06-116-042-0000

Cook County Clerk's Office