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Doc#. 1804657137 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/15/2018 01:41 PM Pg: 1 of 5

Prepared By: Anne C. Schroeder
Selene Finance LP
9990 Richmond Ave., Ste 400 S
Houston, TX 77042

Recording Requested By and
When Recorded Return To:
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Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602
(800) 323-0165

Loan No.: 754184

Order No.: 180069372

APN: 13-32-208-012-0000

Assumption Agreement

Property of Cook County Clerk's Office

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Loan Number: 754184

180069372 SA ASSUMPTION AGREEMENT

This Assumption Agreement ("Agreement") is made effective as of the 29th day of December, 2017 by and between Guadalupe Bedolla and Alvaro Cebrero ("New Borrowers"), and Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust ("Noteholder"), by and through Selene Finance LP, its Servicer and Attorney-in-Fact.

BACKGROUND:

A. Noteholder is the holder of that certain Note dated June 22, 2007, recorded on July 5, 2007, Instrument Number: 0718650006 (the "Note") in the original principal amount of THREE HUNDRED TWENTY-EIGHT THOUSAND AND 00/100 "DOLLARS" (\$ 328,000.00) made by Guadalupe Bedolla (the "Original Borrower(s)") to Chase Bank USA, N.A. ("Original Lender"). To secure the repayment of the Note the Original Borrower(s) together with Alvaro Cebrero executed and delivered a Mortgage (the "Security Instrument") that grants a lien on the property described in Security Instrument in connection with the property located at 2215 N Austin Ave, Chicago, Illinois (the "Property"). Said Security Instrument was subsequently assigned by certain mesne assignments of mortgage, naming Noteholder as the last assignee of record.

B. New Borrower(s) have requested that the Noteholder modify the terms of the Note and Security Instrument. In connection with the granting of such request, Noteholder requires that New Borrower(s) assume all of the obligations under the Note and Security Instrument.

In consideration of the foregoing and the mutual covenants and promises set forth in this Agreement and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Noteholder and New Borrower(s) agree as follows:

1. Assumption of Obligations. The New Borrower(s) hereby assume all of the payment and performance obligations with the same force and effect of the Original Borrower(s) set forth in the Note and the Security Instrument in accordance with the respective terms and conditions, as modified by this Agreement and any subsequent Loan Modification Agreement, including without limitation, payment of all sums due under the Note.
2. Modification of Note and Security Instrument. New Borrower(s) agree that they shall enter into a Loan Modification Agreement with Noteholder which will modify certain terms of the Note and Security Instrument. The Loan Modification Agreement shall be executed by Noteholder and New Borrowers(s) concurrently with the execution of this Agreement.
3. Limitation of Amendment. Except as expressly stated herein and under the Loan Modification Agreement, all terms and conditions of the Note and the Security Instrument shall remain unchanged and in full force and effect.
4. Miscellaneous.

(a) This Agreement shall be construed according to and governed by the laws of the jurisdictions in which the Property is located.

(b) This Agreement shall be binding upon and inure to the benefit of the parties and their respective heirs, legal representatives, successors and assigns.

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IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first above written.

NEW BORROWER(S):

Guadalupe Bedolla
Guadalupe Bedolla

ALVARO CEBRERO
Alvaro Cebrero

Witnesses:

M. Zubko
Witness Signature

Mariana Zubko
Witness Printed Name

N/A
Witness Signature

N/A
Witness Printed Name

Borrower Acknowledgement

STATE OF Illinois
COUNTY OF COOK.

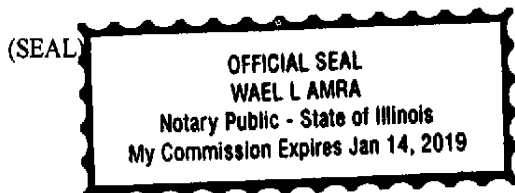
On this 1st day of February, 2018, before me, a Notary Public, (or before any officer within this State or without the State now qualified under existing law to take acknowledgements), appeared the within named Guadalupe Bedolla & Alvaro Cebrero, who stated and acknowledged that they had so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

Personally Known _____ OR Produced Identification X
Type of Identification Produced Driver's License.

In WITNESS THEREOF, I have set my hand and official seal this 1st day of February, 2018

Signature: [Signature]
(Notary Public)

My commission expires: 01/14/2019



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NOTEHOLDER:

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust

By: SElene Finance LP, its Servicer and Attorney-in-Fact

By: *Anne C Schroeder*

Name: **Anne C. Schroeder**

Title: **Assistant Vice President**

Witnesses:

Nancy Fernandez
Witness Signature

Nancy Fernandez
Witness Printed Name

Wilson H. Lee
Witness Signature

Wilson H. Lee
Witness Printed Name

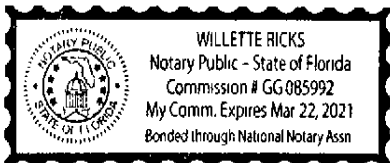
Letter Acknowledgment

STATE OF **Florida**
COUNTY OF **Duval**

POA Recorded: 12/27/2016
Inst/Doc #: N/A
Book/Page: D 516 / 896-898
County/State: FLARK/FL

On this 7 day of February, 2018, before me, a Notary Public, (or before any officer within this State or without the State now qualified under existing law to take acknowledgements), duly commissioned, qualified and actin within and for said County and State, appeared in person the within named **Anne C. Schroeder** (being the person or persons authorized by said LIMITED PARTNERSHIP, to execute such instrument, stating their respective capacities in that behalf), to me personally well known (or satisfactorily proven to be such person), who stated and acknowledged that he/she was the **Assistant Vice President** of **SELENE FINANCE LP**, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust, and was duly authorized in his/her respective capacity to execute the forgoing instrument(s) for and in the name and behalf of said LIMITED PARTNERSHIP, and further stated and acknowledged that he/she had so signed, executed, and delivered said foregoing instrument for the consideration, uses, and purposes therein mentioned and set forth they had so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

In WITNESS THEREOF, I have set my hand and official seal this 7th day of February, 2018.



Signature: *Willette Ricks*
(Notary Public)
My commission expires: 3/22/2021

Willette Ricks

(SEAL)

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EXHIBIT A

BORROWER(S): ALVARO CEBRERO AND GUADALUPE BEDOLLA, HUSBAND AND WIFE

LOAN NUMBER: 754184

LEGAL DESCRIPTION:

STATE OF ILLINOIS, COUNTY OF COOK, AND DESCRIBED AS FOLLOWS:

LOT 26 IN BLOCK 5 IN HANSON'S SUBDIVISION OF THAT PART OF THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER OF GRAND AVENUE, IN COOK COUNTY, ILLINOIS. PERMANENT TAX NUMBER 13-32-208-012-0000

Permanent Index Number: 13-32-208-012-0000

ALSO KNOWN AS: 2215N AUSTIN AVE, CHICAGO, IL 60639

