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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/15/2018 01:41 PM Pg: 1 of 11

After recording please mail to:
ServiceLink
Attn: Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602

This instrument was prepared by:
Selene Finance LP
9990 Richmond Ave, STE 400 S
Houston, TX 77042

Permanent Index Number: 13-31-208 012-0000

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 18th day of January, 2018, between ALVARO CEBRERO AND GUADALUPE BEDOLLA, HUSBAND AND WIFE ("Borrower") and SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated July 1, 2007, in the amount of \$328,000.00 and recorded on July 5, 2007 in Book, Volume, or Liber No. _____, at Page _____ (or as Instrument No. 0718650006), of the Official (Name of Records) Records of COOK, ILLINOIS (County and State, or other jurisdiction) and (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
2215N AUSTIN AVE, CHICAGO, IL 60639
(Property Address)

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):



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1. As of **January 1, 2018**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$413,984.00** consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. **\$175,934.00** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$238,050.00**. Interest at the rate of **5.500%** will begin to accrue on the Interest Bearing Principal Balance as of **January 1, 2018** and the first new monthly payment on the Interest Bearing Principal Balance will be due on **02/01/2018**. The new Maturity Date will be **January 1, 2048**. Borrower's payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
1 - 30	5.500%	01/01/2018	\$1,227.79	02/01/2018	360

3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. 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; however, the following terms and provisions are forever canceled, 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, 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
 - (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.

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- (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.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .

6. 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.



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Guadalupe Bedolla (Seal)
GUADALUPE BEDOLLA -Borrower

ALVARO CEBRERO (Seal)
ALVARO CEBRERO -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

ACKNOWLEDGMENT

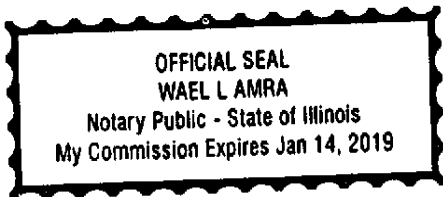
State of ILLINOIS §
County of COOK §

The foregoing instrument was acknowledged before me this February 1st, 2018 by **GUADALUPE BEDOLLA AND ALVARO CEBRERO.**

Wael L. Amra
Signature of Person Taking Acknowledgment
Wael L. Amra
Printed Name

Title or Rank
Serial Number, if any: _____

(Seal)



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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust

By: Anne Schroeder 2/7/18
-Lender Date of Lender's Signature
Anne C. Schroeder
Assistant Vice President

ACKNOWLEDGMENT

State of Florida
County of Duval

§
§
§

The foregoing instrument was acknowledged before me this 2/7/18 by Anne C. Schroeder, Assistant Vice President of SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust, a Delaware limited partnership, on behalf of the limited partnership. He/she is personally known to me or who has produced N/A as identification.



Willette Ricks
Signature of Person Taking Acknowledgment

Willette Ricks
Name Type, Printed or Stamped

Notary
Title or Rank

Serial Number, if any: GG085992

My Commission Expires: 3/22/2021

(Seal)

POA Recorded: 12/27/2016
Inst/Doc #: N/A
Book/Page: DS16 1896-898
County/State: Clark/IL



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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



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Loan: ~~754184~~

PRINCIPAL REDUCTION AGREEMENT

This Principal Reduction Agreement ("Agreement") executed by and between **GUADALUPE BEDOLLA AND ALVARO CEBRERO** ("Borrower(s)") and **SELENE FINANCE LP, AS ATTORNEY IN FACT FOR WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST** ("Lender"), amends and supplements;

1. The Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **07/01/2007**, and executed by Borrower(s).
2. The Note, also executed by Borrower(s), and 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."

All capitalized terms not otherwise defined herein shall have the meaning ascribed to same in the Loan Modification Agreement by and between Borrower(s) and Lender dated **01/18/2018** ("Loan Modification Agreement").

This Agreement shall commence on the Effective Date as defined in Section 3 below.

This Agreement includes and incorporates by reference, as set forth herein in full, the terms and conditions of the Loan Modification Agreement.

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):

3. The Borrower(s) agree to submit on-time contractual monthly payments starting on the modification payment effective date and in accordance with the below schedule:

Required Timely Monthly Payments in order to receive Principal Reduction	Amount of Principal Reduction	Date of Principal Reduction Waived	Total Principal Reduction Amount
12	\$17,593.40	02/01/2019	\$17,593.40
6	\$17,593.40	08/01/2019	\$35,186.80
6	\$52,780.20	02/01/2020	\$87,967.00



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In the event a Monthly Payment is not remitted as agreed upon herein, the Borrower(s) shall forfeit the Principal Reduction Alternative Balance and this Agreement shall terminate immediately.

- 4. Any portion of the Deferred Principal Balance waived pursuant to Section 3 above shall be reported to the Internal Revenue Service (IRS) on Form 1099-C as debt forgiveness. (We suggest that you contact the IRS or your tax preparer to determine if you have any tax liability.)
- 5. IT IS HEREBY UNDERSTOOD AND AGREED BETWEEN BORROWER(S) AND LENDER THAT IF BORROWER(S) SHALL FAIL TO REMIT ANY OF THE AFOREMENTIONED MONTHLY PAYMENTS AS THEY BECOME DUE, OR IF ANY MONTHLY PAYMENT REMITTED BY BORROWER(S) UNDER THIS AGREEMENT IS RETURNED FOR NON-SUFFICIENT FUNDS, THEN THIS AGREEMENT SHALL BECOME NULL AND VOID.

SIGNATURE(S) REQUIRED:

The Borrower(s) agrees to the terms of this Agreement and the terms of the Loan Modification Agreement as indicated by signing below:

Guadalupe Bedolla 02/01/2018
 GUADALUPE BEDOLLA (Date)

ALVARO CEBRERO 02/01/2018
 ALVARO CEBRERO (Date)

**SELENE FINANCE LP, AS ATTORNEY
 IN FACT FOR WILMINGTON SAVINGS
 FUND SOCIETY, FSB, D/B/A
 CHRISTIANA TRUST, NOT
 INDIVIDUALLY BUT AS TRUSTEE FOR
 PRETIUM MORTGAGE ACQUISITION
 TRUST**

POA Recorded: 12/27/2016
 Inst/Doc #: 212
 Book/Page: 5516 / 876-888
 County/State: Clark / VA

By: Anne C Schroeder

2/7/18 (Date)

Its: Anne C. Schroeder
 Assistant Vice President



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Loan No. 754184

Borrower(s): ALVARO CEBRERO AND GUADALUPE BEDOLLA, HUSBAND AND WIFE

BALLOON PAYMENT RIDER (For Fixed Interest Rate Modifications with Balloon Payment)

THIS BALLOON PAYMENT RIDER is made this 18TH day of JANUARY, 2018, (this "Rider") by and between the undersigned borrower (the "Borrower") and SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") being executed simultaneously herewith. Any undefined capitalized terms herein shall have the same meaning as in the Agreement.

RECITALS

WHEREAS, Borrower and Lender entered into the Agreement in order for Lender to provide Borrower with a more affordable mortgage payment;

WHEREAS, in order to provide the Borrower a more affordable mortgage payment, the Agreement includes a Balloon Payment (as further described below); and

WHEREAS, Lender and Borrower have executed this Rider to acknowledge the effect of the Balloon Payment within the Agreement.

IT IS THEREFORE AGREED TO AS FOLLOWS:

1. Borrower's Loan Modification Agreement contains a Balloon Payment.
2. The Balloon Payment is in the amount of \$113,133.53, and will be due on January 1, 2048 (Maturity) or upon sale of the mortgaged property if sold prior to Maturity.
3. The above Balloon Payment amount is based on all other monthly payments being paid as scheduled. However, if Borrower is still obligated under the terms of the Agreement at Maturity, or upon sale, any unpaid balance including interest on the loan shall be paid to the Lender at that time.



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Balloon Payment Rider.

Guadalupe Bedolla (Seal) 02/01/2018
Borrower Name: **GUADALUPE BEDOLLA** Date

ALVARO CEBRERO (Seal) 02/01/2018
Borrower Name: **ALVARO CEBRERO** Date

____ (Seal) _____
Borrower Name: _____ Date

____ (Seal) _____
Borrower Name: _____ Date

Property of Cook County Clerk's Office



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Loan No. 754184

Borrowers ("Borrower"): ALVARO CEBRERO AND GUADALUPE BEDOLLA, HUSBAND AND WIFE

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this 18th day of, January, 2018, by and between the undersigned borrower (the "Borrower") and SELENE FINANCE LP, as attorney in fact for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust, (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:

1. Costs and Expenses

All costs and expenses incurred by Lender in connection with this Agreement shall be borne by Lender and not paid by Borrower.

2. Escrow Items

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. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.

Guadalupe Bedolla (Seal)
GUADALUPE BEDOLLA -Borrower

ALVARO CEBRERO (Seal)
ALVARO CEBRERO -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

