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Doc#: 1808908188 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/30/2018 12:48 PM Pg: 1 of 7

This Document Prepared By:
WESLEY MOSELEY
CITIZENS BANK, N.A.
10561 TELEGRAPH RD
GLEN ALLEN, VA 23060
(877) 745-7364

When Recorded Mail To:
CITIZENS BANK, N.A.
P.O. BOX 42111
PROVIDENCE, RI 02940

Tax/Parcel #: 13-32-311-002-0000

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Original Principal Amount: \$176,411.00	FHA/VA/RHS Case No.: 203 137-6719661
Unpaid Principal Amount: \$157,648.06	MERS Min: 1000103 0025612698 8
New Principal Amount: \$161,421.98	MERS Phone #: (888) 679-6377
New Money (Cap): \$3,773.92	

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 2ND day of MARCH, 2018, between TAMANIKA N. HARDY A SINGLE WOMAN ("Borrower"), whose address is 1755 N MELVINA AVE, CHICAGO, ILLINOIS 60639 and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR RBS CITIZENS, N.A. ("Lender"), whose address is 10561 TELEGRAPH RD, GLEN ALLEN, VA 23059 and Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns, MERS is organized and existing under the laws of Delaware, and whose address is P.O. Box 2026, Flint, MI 48501-2026, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated MAY 24, 2012 and recorded on JUNE 8, 2012 in INSTRUMENT NO. 1216012001, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$176,411.00, 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

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1755 N MELVINA AVE, CHICAGO, ILLINOIS 60639 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 **APRIL 1, 2018** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$161,421.98, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest 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, in the amount of U.S. \$3,773.92.
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 4.0000%, from **MARCH 1, 2018**. The Borrower promises to make monthly payments of principal and interest of U.S. \$770.65, beginning on the 1ST day of **APRIL, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **March 1, 2048** (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 in it 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.
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

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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.

Tamanika N. Hardy
Borrower: TAMANIKA N. HARDY

3-6-18
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County, of COOK

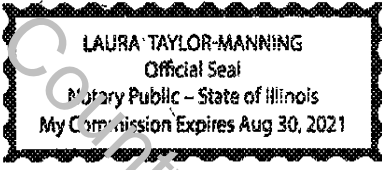
This instrument was acknowledged before me on 3/6/18 (date) by

TAMANIKA N. HARDY (name/s of person/s acknowledged).

Laura Taylor-Manning
Notary Public
(Seal)

Printed Name: Laura Taylor-Manning

My Commission expires: 8/30/21



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Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By Charity Morris

3-15-18
Date

_____[Space Below This Line for Acknowledgments]_____

State of Virginia

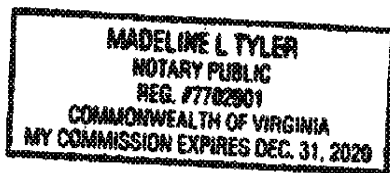
County of Henrico

The foregoing instrument was acknowledged before me this March 15 2018 by Charity Morris of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

Madeline Tyler
Notary Public

Printed Name: Madeline Tyler

My commission expires: 12-31-2020



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In Witness Whereof, the Lender has executed this Agreement.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR RBS CITIZENS, N.A.

By Katrina Chandler 03/15/2018
(print name) Date
(title) Officer
[Space Below This Line for Acknowledgments]

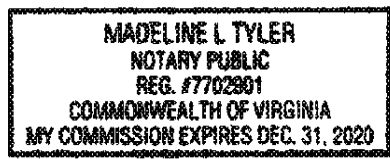
LENDER ACKNOWLEDGMENT

State of Virginia
County of Henrico

This foregoing instrument was acknowledged before me on March 15 2018 by Katrina Chandler the Officer of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR RBS CITIZENS, N.A., a company, on behalf of the company.

Madeline Tyler
Notary Public

Printed Name: Madeline Tyler
My commission expires: 12-31-2020



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EXHIBIT A

BORROWER(S): TAMANIKA N. HARDY A SINGLE WOMAN

LOAN NUMBER: 0025612698

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 47 (EXCEPT THE NORTH 5 FEET THEREOF) AND LOT 46 (EXCEPT THE SOUTH 15 FEET THEREOF) IN BLOCK 4 IN GALE AND WELCH'S RESUBDIVISION OF BLOCKS 27 TO 30 AND LOTS 4 TO 12 IN BLOCK 31 AND ALL OF BLOCKS 46 TO 50 AND VACATED STREETS AND ALLEYS IN GALE'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 31 AND THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 1755 N MELVINA AVE, CHICAGO, ILLINOIS 60639

