

# UNOFFICIAL COPY

Doc#: 1809247335 Fee: \$58.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 04/02/2018 11:12 AM Pg: 1 of 6

This Document Prepared By:  
**JUAN LOPEZ**  
**PACIFIC UNION FINANCIAL, LLC**  
**1603 LBJ FREEWAY, STE 500 MAILSTOP: 60200**  
**FARMERS BRANCH, TX 75234**  
**(844) 225-8060**

When Recorded Mail To:  
**PACIFIC UNION FINANCIAL, LLC**  
**1603 LBJ FREEWAY, STE 500 MAILSTOP: 60200**  
**FARMERS BRANCH, TX 75234**

Tax/Parcel #: 32-03-404-012-0000

[Space Above This Line for Recording Data]  
**Original Principal Amount: \$132,063.00**      **FHA/VA/RHS Case No.: 703 137-7750559**  
**Unpaid Principal Amount: \$126,903.99**      **Loan No: 0000434001**  
**New Principal Amount: \$148,462.71**  
**New Money (Cap): \$21,558.72**

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 25TH day of FEBRUARY, 2018, between **LAVORA M. DOUGLAS AN UNMARRIED WOMAN** ("Borrower"), whose address is **29 S WALNUT LN, GLENWOOD, ILLINOIS 60425** and **PACIFIC UNION FINANCIAL, LLC** ("Lender"), whose address is **1603 LBJ FREEWAY, SUITE 500, FARMERS BRANCH, TX 75234** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **AUGUST 11, 2014** and recorded on **SEPTEMBER 15, 2014** in **INSTRUMENT NO. 14258100044** BOOK **N/A** PAGE **N/A**, **COOK COUNTY, ILLINOIS**, and (2) the Note, in the original principal amount of **U.S. \$132,063.00**, 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 **29 S WALNUT LN, GLENWOOD, ILLINOIS 60425**

the real property described is located in **COOK COUNTY, ILLINOIS** and being set forth as follows:



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**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, **MARCH 1, 2018** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$148,462.71, 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. \$21,555.72.
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 4.1250%, from **MARCH 1, 2018**. The Borrower promises to make monthly payments of principal and interest of U.S. \$719.52, 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

Borrower: LAVORA M. DOUGLAS

3/11/18  
Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

Count of COOK

This instrument was acknowledged before me on March 11, 2018 (date) by

LAVORA M. DOUGLAS (name/s of person/s acknowledged).

Nancy Buitron

Notary Public  
(Seal)

Printed Name: Nancy Buitron

My Commission expires:  
02/17/2020



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In Witness Whereof, the Lender has executed this Agreement.

PACIFIC UNION FINANCIAL, LLC

By *Dawana Lacy*  
**Dawana Lacy** (print name)  
**Limited** (title)  
**Assistant Vice President**

3/15/18  
Date

\_\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

### LENDER ACKNOWLEDGMENT

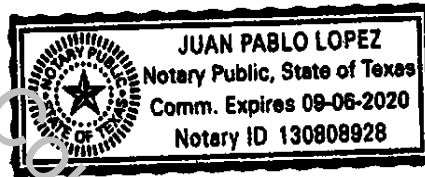
State of TEXAS

County of DALLAS

This instrument was acknowledged before me on March 15 2018  
by Dawana Lacy, the LIMITED AVP of PACIFIC UNION  
FINANCIAL, LLC, a company, or behalf of the company.

*Juan Pablo Lopez*  
JUAN PABLO LOPEZ, Notary Public

My commission expires: 09/06/2020



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## EXHIBIT A

**BORROWER(S): LAVORA M. DOUGLAS AN UNMARRIED WOMAN**

**LOAN NUMBER: 0000434001**

**LEGAL DESCRIPTION:**

The land referred to in this document is situated in the STATE OF ILLINOIS, COUNTY OF COOK, CITY OF GLENWOOD, and described as follows:

**LOT 270 IN FIFTH ADDITION TO GLENWOOD GARDENS, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON AUGUST 24, 1966, AS DOCUMENT NO. 2288447, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 29 S WALNUT LN, GLENWOOD, ILLINOIS 60425**

