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Doc#: 1815549314 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/04/2018 01:36 PM Pg: 1 of 6

This Document Prepared By:
LUANN GRIFFIN
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450
(885) 884-2250

When Recorded Mail To:
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450

Tax/Parcel #: 28-27-405-008-0000

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Original Principal Amount: \$147,283.00	FHA/VA Case No.: 137-4830114-703
Unpaid Principal Amount: \$131,280.54	Loan No: 0502538806
New Principal Amount: \$136,444.65	
Capitalization Amount: \$44,548.27	

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **15TH** day of **MAY, 2018**, between **MELISSA HALL N.K.A. MELISSA KING** ("Borrower") whose address is **17480 PARK LANE, COUNTRY CLUB HILLS, ILLINOIS 60478** and **PLANET HOME LENDING, LLC** ("Lender"), whose address is **321 RESEARCH PARKWAY, SUITE 303, MERIDEN, CT 06450**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **MAY 29, 2009** and recorded on **JUNE 9, 2009** in **INSTRUMENT NO. 0916031064**, of the **OFFICIAL** Records of **COOK COUNTY, ILLINOIS**, 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

17480 PARK LANE, COUNTRY CLUB HILLS, ILLINOIS 60478

(Property Address)

the real property described being set forth as follows:

HUD-HAMP 03132018_356

 0502538806

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LOT 8 IN BLOCK 3 IN UNIT 1 OF KNOTTING GATE UNIT 1, A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

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, **JUNE 1, 2018** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$136,444.65**, 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. **\$44,548.27**.
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 **4.3750%**, from **JUNE 1, 2018**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **681.25**, beginning on the **1ST** day of **JULY, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.3750%** will remain in effect until principal and interest are paid in full. If on **JUNE 1, 2048** (the "Maturity Date"), 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 the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

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

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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. **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 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.

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In Witness Whereof, I have executed this Agreement.

Melissa Hall N.K.A. Melissa King
Borrower: MELISSA HALL N.K.A. MELISSA KING

05/19/18
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT
State of ILLINOIS

County of DuPage

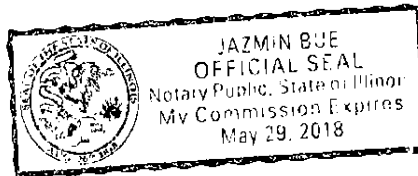
This instrument was acknowledged before me on 5/19/18 (date) by

MELISSA HALL N.K.A. MELISSA KING (name/s of person/s acknowledged).

Jazmin Bue
Notary Public

(Seal)
Printed Name: Jazmin Bue


My Commission expires:
5/29/2018



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In Witness Whereof, the Lender has executed this Agreement.

PLANET HOME LENDING, LLC

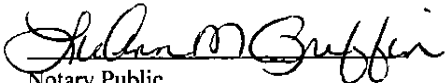

 By **Thomas M. O'Connell** (print name)
Senior Vice President (title)

5/22/18
Date

[Space Below This Line for Acknowledgments]

**STATE OF CONNECTICUT
COUNTY OF NEW HAVEN**

The foregoing instrument was acknowledged before me this 22nd day of May, 2018
by **THOMAS M. O'CONNELL**, the **SENIOR VICE PRESIDENT** of **PLANET HOME LENDING, LLC**,
a company, on behalf of said company.


 Notary Public

Printed Name: Luann M Griffin
 My commission expires: 2/28/23

LUANN M. GRIFFIN
NOTARY PUBLIC
State of Connecticut
My Commission Expires
February 28, 2023

THIS DOCUMENT WAS PREPARED BY:
LUANN GRIFFIN
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450

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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **MELISSA HALL** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK** for **\$147,283.00** and interest, dated **MAY 29, 2009** and recorded on **JUNE 9, 2009** in **INSTRUMENT NO. 0916031064**.

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB** (assignor), to **FLAGSTAR BANK, FSB** (assignee), by assignment of mortgage dated **DECEMBER 4, 2012** and recorded on **DECEMBER 20, 2012** in **INSTRUMENT NO. 1235508830**.

This mortgage was assigned from **FLAGSTAR BANK, FSB** (assignor), to **PLANET HOME LENDING, LLC** (assignee), by assignment of mortgage dated **SEPTEMBER 10, 2014** and recorded on **SEPTEMBER 30, 2014** in **INSTRUMENT NO. 1427316045**.