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Doc#: 1816918055 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/18/2018 10:15 AM Pg: 1 of 5

After Recording Return To:
CoreLogic SolEx
1637 NW 136th Avenue Suite G-100
Sunrise, FL 33323

This Document Prepared By:
Cheyl White
Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 CYPRESS WATERS BLVD
DALLAS, TX 75019

Parcel ID Number: 16 05-209-024-0000

(Space Above This Line For Recording Data) _____
Original Recording Date: April 06, 2011 Loan No: 605335355
Original Loan Amount: \$251,634.00 Investor Loan No: 203890034
New Money: \$0.00 FHA Case No.: 137-5455154-703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 15th day of May, 2018, between RHONDA KELLEY and JOSEPH KELLEY whose address is 1440 N MAYFIELD AVE, CHICAGO, IL 60651 ("Borrower") and Nationstar Mortgage LLC d/b/a Mr. Cooper which is organized and existing under the laws of The United States of America, and whose address is 8950 CYPRESS WATERS BLVD, DALLAS, TX 75019 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated December 01, 2009 and recorded in Book/Liber N/A, Page N/A, Instrument No: 1109610006 and recorded on April 06, 2011, of the Official Records of COOK County, IL 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

1440 N MAYFIELD AVE, CHICAGO, IL 60651,
(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):

1. As of June 1, 2018, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$176,646.59, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any 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.



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HUD MODIFICATION AGREEMENT
8300h 11/17



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(page 1 of 4)

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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 4.250%, from June 1, 2018. Borrower promises to make monthly payments of principal and interest of U.S. \$869.00, 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. 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; 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 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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HUD MODIFICATION AGREEMENT
8300h 11/17



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(page 2 of 4)

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- 8. In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, if permitted by applicable law, I will remain liable for and bear my own attorney fees and costs incurred in connection with any such action(s).
- 9. Borrower understands that the mortgage insurance premiums on the Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which the borrower may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

Rhonda Kelley
 RHONDA KELLEY -Borrower

Date: 6/02/18

Joseph Kelley
 JOSEPH KELLEY -Borrower

Date: 6/02/18

_____[Space Below This Line For Acknowledgments]_____

State of Illinois

County of DuPage

The foregoing instrument was acknowledged before me, a Notary Public on

June 2, 2018 (Date-Month, Day and Year)

by RHONDA KELLEY and JOSEPH KELLEY.

Gerald Rutta
 (Signature of person taking acknowledgment)

Gerald Rutta
 (Printed Name of person taking acknowledgment)



My Commission Expires on 6/23/2018



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 8300h 11/17



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Nationstar Mortgage LLC d/b/a Mr. Cooper

By: *Cheryl White* (Seal) - Lender

Name: Cheryl White

Title: Assistant Secretary

6-11-18
Date of Lender's Signature

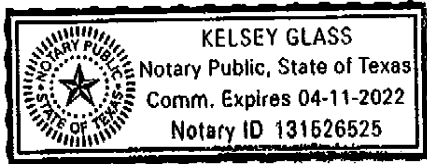
[Space Below This Line For Acknowledgments]

The State of TX
County of Dallas

Before me *Kelsey Glass* /Notary Public (name/title of officer) on this day
(Please Print Name)

personally appeared Cheryl White, the Assistant Secretary of Nationstar Mortgage LLC d/b/a Mr. Cooper, known to me (or proved to me on the oath of _____ or through _____ (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 11 day of June, A.D., 2018



Kelsey Glass
Signature of Officer

Kelsey Glass
(Printed Name of Officer)

Notary Public
Title of Officer

My Commission expires : 4/11/22



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HUD MODIFICATION AGREEMENT
8300h 11/17



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Exhibit "A"

Loan Number: 60533535

Property Address: 1440 N MAYFIELD AVE, CHICAGO, IL 60651

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF COOK, STATE OF ILLINOIS: LOT 6 IN BLOCK 2 IN WASSELL, BRAMBERG AND COMPANY'S AUSTIN HOME ADDITION, A SUBDIVISION ADDITION, A SUBDIVISION OF THE WEST HALF OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.



Exhibit A Legal Description Attachment 11/12

