

UNOFFICIAL COPY

Doc#: 1819047018 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/09/2018 09:35 AM Pg: 1 of 6

Investor Loan # 212898788

~~After Recording Return To:~~
5001 Kingsley Dr
Cincinnati, OH 45227
Mail Drop 1MOB-AL

This document was prepared by Loss Mitigation Department, Fifth Third Bank

Requested By and
When Recorded Return To:
ServiceLink Loan Mod Solutions
3220 El Camino Real
Irvine, CA 92602
(800) 934-3124

513-358-8190
PREPARED BY:
SHASTA TABER
Shasta Taber

[Space Above This Line For Recording Data] 407429463

1800696050

LOAN MODIFICATION AGREEMENT

First-Lien Closed-End Loan

Permanent Rate Reduction - Fixed Rate Products

Permanent Rate Reduction - Extended Term - Fixed Rate Products

MERS #

SIS phone number: 888-679-6377

This Loan Modification Agreement (the "Agreement") is made on June 22, 2018, between STEVE HUDSON, MONICA B TOWNES-HUDSON ("Borrower(s)") and Fifth Third Bank on behalf of Fifth Third Mortgage Company ("Lender").

The parties recite and declare that:

Recorded 06/30/2009

a. Lender is the holder of a note made by Borrower(s), dated 04/17/2009 principal sum of One Hundred Seventy-Eight Thousand Five Hundred Sixty-Three and 00/100 (U.S. \$178,563.00) together with interest thereon at a fixed rate more fully set forth therein (the "Note").

b. The Note is secured by a Security Instrument bearing the same date (the "Security Instrument") that is recorded in the office of the Cook County Recorder's Office, in Book or Liber n/a and/or Instrument Number 0918154092, at Page(s) n/a, which covers and is now a lien on the property whose street address is 15027 DIEKMAN COURT DOLTON, IL 60419 (the "Property"), and is further described in the Security Instrument and on Exhibit "A" attached hereto.

c. Borrower(s) is/are now the owner(s) and holder(s) of the Property, on which the Security Instrument is a valid and enforceable lien. There are no defenses or offsets to the Note or Security Instrument. Any other Lien against the Property has been fully disclosed to the Lender by the Borrower.

In consideration of the mutual promises and agreements exchanged, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree that, notwithstanding anything contained in the Note and Security Instrument to the contrary:

1. The amount payable under the Note as of 07/01/2018 (the "New Principal Balance") is One Hundred Sixty-Seven Thousand Eight Hundred Twelve and 63/100 (\$167,812.63), which consists of \$153,668.34 in unpaid interest bearing principal, \$0.00 Deferred Principal Balance, unpaid interest of \$4,033.80 (the "Unpaid Interest") and advances of \$10,110.49.

Current Principal	Deferred	New Modified	**Modified	Due at Maturity
-------------------	----------	--------------	------------	-----------------

UNOFFICIAL COPY

	Amount with this agreement	Principal	Principal and interest payment	(includes any prior deferred amounts)
\$153,668.34	\$0.00	\$167,812.63	\$862.79	\$0.00

Borrower(s) do(es) have the option to pay the Deferred or Capitalized Interest at the time of execution of this Agreement and not have the existing loan balance increase by the amount of the Deferred or Capitalized Interest.

The parties agree that the Maturity Date of the Note and Security Instrument is extended to 07/01/2048. Borrower(s) acknowledge that extension of the Maturity Date does not extend the term of coverage of any credit life or disability insurance beyond the original loan term.

Borrower(s) promise(s) to pay to the order of Lender the Interest Bearing Principal Balance, plus interest thereon to the order of the Lender. Interest will be charged on the Interest Bearing Principal Balance at a [modified] yearly rate of 4.625% from 07/01/2018. The Borrower promises to make monthly payments of principal and interest due under the Note is Eight Hundred Sixty-Two and 79/100 (\$862.79) beginning on 08/01/2018, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

If all or part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower(s) is sold or transferred and the Borrower(s) is/are not a natural person(s)) without Lender's prior written consent, Lender may, at its option, require immediate repayment in full of all sums secured by this Security Instrument.

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

Borrower(s) also will comply with all other covenants, agreements, and requirements of the Note and Security Instrument, which are incorporated herein by reference, including without limitation, Borrower(s)' covenants and agreements to make all payment of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower(s) is/are obligated to make under the Security Instrument.

Borrower(s) understand(s) and agree(s) 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.
- b. All covenants, agreements, stipulations, and conditions contained 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(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 Lenders' rights under or remedies on the Note and Security Instruments, whether such rights or remedies arise there under 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. Borrower(s) is/are presently in default under the terms 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 attorneys' fees shall be paid by the Borrower(s) and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- e. Borrower(s) agree(s) to make and execute such other documents or papers as may be necessary or required

UNOFFICIAL COPY

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(s).

f. Borrower authorizes Lender, and Lender's successors and assigns, to share certain Borrower public and non-public personal information including, but not limited to (i) name, address, telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, and (v) payment history and information about Borrower's account balances and activity, with an authorized third party which may include, but is not limited to, a counseling agency, state or local Housing Finance Agency or similar entity that is assisting Borrower in connection with obtaining a foreclosure prevention alternative, including the trial period plan to modify Borrower's loan ("Authorized Third Party").

Borrower understands and consents to Lender or Authorized Third Party, as well as FHA (the owner of Borrower's loan), disclosing such personal information and the terms of any relief or foreclosure prevention alternative, including the terms of the trial period plan to modify Borrower's loan, to 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 the loan or any other mortgage loan secured by the Property on which Borrower is obligated.

Borrower consents to being contacted by FHA, Lender or Authorized Third Party 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 Authorized Third Party.

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain in full force and effect and unchanged, and Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Each individual executing this Agreement warrants that she/he has actual authority to execute this Agreement, that she/he has had the opportunity to have legal counsel review and explain the provisions of this Agreement and that she/he has read this Agreement in full and understands its contents prior to signing said Agreement.

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

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note and Security Instrument.]

Steve Hudson
STEVE HUDSON - Borrower

6-26-18
Date

Monica B Townes-Hudson
MONICA B TOWNES-HUDSON - Borrower

6/26/18
Date

INDIVIDUAL ACKNOWLEDGMENT

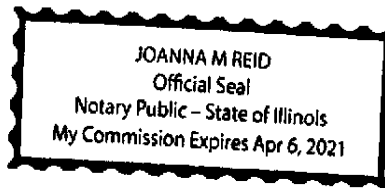
STATE OF IL, COUNTY OF Cook ss.

Before me a Notary Public in and for said County and State personally appeared STEVE HUDSON, MONICA B TOWNES-HUDSON, who is/are personally known to me or have produced driver's license identification and who did take an oath and who executed the foregoing conveyance to Fifth Third Mortgage Company and severally acknowledged the execution thereof to be his/her free act and deed for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 26 day of June, 2018.

UNOFFICIAL COPY

Joanna M. Reid
Notary Public
My Commission Expires 4.6.21



DO NOT WRITE BELOW THIS LINE. FOR FIFTH THIRD USE ONLY.

CORPORATE ACKNOWLEDGEMENT

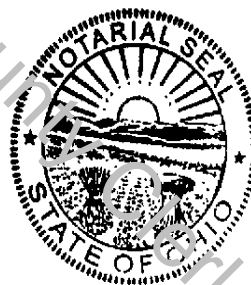
Shasta Taber Daniel M. Flick
FIFTH THIRD MORTGAGE COMPANY Officer (Seal)

STATE OF OH (SAT) COUNTY OF HAMILTON (SAT) ss.

Before me, a Notary Public in and for said County and State personally appeared Fifth Third Mortgage Company by DANIEL M. FLICK, its OFFICER, the individual who executed the foregoing instrument and acknowledged that she/he did read the same and did sign the foregoing instrument and that the same is her/his free act and deed and the free act and deed of Fifth Third Mortgage Company.

IN WITNESS WHEREOF, I have hereunto annexed my name and official seal this 29 day of JUNE, 2018.

Shasta Taber
Notary Public
My Commission Expires 01/12/21



Shasta Taber
Notary Public, State of Ohio
My Commission Expires 01-12-2021

UNOFFICIAL COPY

EXHIBIT "A"

LOT 6 IN SUNSET RIDGE SUBDIVISION UNIT NO. 2 BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PARCEL ID NUMBER: 29-11-425-017-0000

**COMMONLY KNOWN AS: 15027 DIEKMAN COURT
DOLTON, IL 60419**

Property of Cook County Clerk's Office

UNOFFICIAL COPY

SAME NAME AFFIDAVIT

STATE OF: IL

COUNTY OF: Cook

THE UNDERSIGNED, after being duly sworn upon, oath deposes and says:
That in reference to the transaction of the property located at:

15027 DIEKMAN COURT
DOLTON IL 60419

Appears on some modification documents as:

MONICA B TOWNES HUDSON

MONICA TOWNES-HUDSON

MONICA B TOWNES

MONICA B HUDSON

MONICA TOWNES

MONICA HUDSON

I hereby certify that the above are all one and the same.

SIGNED this 26 day of June, 2018.

Monica Townes Hudson

MONICA B TOWNES-HUDSON

Authorized Agent

Subscribed and sworn before this 26 day of June, 2018

Joanna M Reid
Notary Public

State/Commonwealth of: IL

Acting in the County/Parish of: Cook

My Commission Expires: 4.6.21

