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Doc# 1819916021 Fee \$50.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 07/18/2018 10:24 AM PG: 1 OF 7

Prepared by: Michael L. Riddle
Middleberg Riddle Group
717 N. Harwood, Suite 1600
Dallas, TX 75201

Recording Requested By and Return To:
REGIONS BANK DBA REGIONS MORTGAGE
LOSS MIT MCD DEPT - AX2
7130 GOODLETT FARMS PARKWAY
CORDOVA, TN 38016

Permanent Index Number: 24124070200000
[Space Above This Line For Recording Data]

Loan No: 0295099828

Borrower: CARL T PITCHFORD

Original Recorded Date: August 19, 2003

Data ID: 251

Investor Loan No.: 1689223689

Modified Interest Bearing Amount: \$62,261.62

Original Principal Amount: \$134,400.00

Modified Principal Amount: \$53,646.52

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **19th day of September, 2014**, between **CARL T PITCHFORD, A SINGLE MAN**, whose address is **9922 S ARTESIAN AVE, CHICAGO, ILLINOIS 60655** ("Borrower") and **REGIONS BANK DBA REGIONS MORTGAGE**, as servicer for **FANNIE MAE, 7130 GOODLETT FARMS PARKWAY, MEMPHIS, TN 38016** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **June 3, 2003** and recorded in **INST # 0317032013 AT PGS 1-11** of the Official Records of the County Recorder's or Clerk's Office 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:

9922 S ARTESIAN AVE, CHICAGO, ILLINOIS 60655

[Property Address]

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

Modified by Middleberg Riddle Group

Form 3179 1/01 (rev. 04/14)

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S Y
P 7
S N
M N
SC Y
E Y
INT A.V.
D 7-12-18

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the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOFLocally known as: **9922 S ARTESIAN AVE, CHICAGO, ILLINOIS 60655**

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 **November 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$62,261.62**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 **4.750%**, from **November 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. **\$289.99**, beginning on the first day of **December, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.750%** will remain in effect until principal and interest are paid in full.

If on **November 1, 2054** (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 this 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.

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

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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. Borrower understands and agrees 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 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 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 Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder 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 has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
 - (d) 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.
 - (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument**Modified by Middleberg Riddle Group****Form 3179 1/01 (rev. 04/14)****(Page 3 of 7 Pages)**

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- (g) 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 Fannie Mae (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 Fannie Mae, 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. By checking this box, Borrower also consents to being contacted by text messaging .

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

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Carl Pitchford(Seal)
CARL T PITCHFORD - Borrower

- Borrower Acknowledgment -

STATE OF ILLINOIS
COUNTY OF COOK

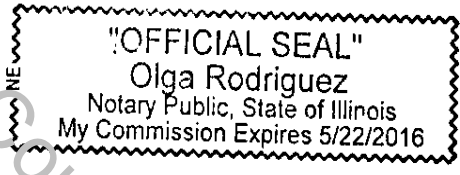
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§

The foregoing instrument was acknowledged before me this 7 day of October,
2014, by

CARL T PITCHFORD

Olga Rodriguez
Notary Public
Olga Rodriguez
(Printed Name)

My commission expires: 5/22/2016



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Data ID: 251

Lender: REGIONS BANK DBA REGIONS MORTGAGE,
as servicer for FANNIE MAE

By: Cardester McCoy
CARDESTER MCCOY, VICE PRESIDENT

Date of Lender's Signature: 10-10-14

- Lender Acknowledgment -

STATE OF TENNESSEE
COUNTY OF SHELBY

§
§

The foregoing instrument was acknowledged before me this 10th
06, 20 14, by CARDESTER MCCOY, VICE
PRESIDENT of REGIONS BANK DBA REGIONS MORTGAGE, as servicer for FANNIE MAE,
on behalf of the entity

Joyce A. Hunt
Notary Public

Joyce A. Hunt
(Printed Name)

My commission expires: February 4, 2018



My Commission Expires February 4, 2018



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Borrower: CARL T PITCHFORD

Property Address: 9922 S ARTESIAN AVE, CHICAGO, ILLINOIS 60655

LEGAL DESCRIPTION

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EXHIBIT A

FILE: 03004142

LOT 6 IN BLOCK 2 IN O REUTER AND COMPANY'S BEVERLY HILLS THIRD ADDITION, BEING A SUBDIVISION OF PART OF THE EAST 855 FEET OF THE NORTH 40 ACRES OF THE SOUTHEAST 1/4 OF SECTION 12, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE NORTH 131 FEET OF THE WEST 166 FEET OF THE EAST 349 FEET OF THE SOUTHEAST 1/4 OF SAID SECTION) IN COOK COUNTY, ILLINOIS.

24-12-407-020

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