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Doc#: 1822018015 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/08/2018 10:05 AM Pg: 1 of 7

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

Prepared By:
RUTH RUHL, P.C.
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

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CENLAR, FSB

Loan No.: 0057678617

MERS No.: 1000626 0475770608 2

MERS Phone: 1-888-679-6377

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 17th day of November, 2017, between Michael B Zisook, individually and Renee E Zisook, individually and Michael B Zisook, as Trustee of the Michael B Zisook Trust, dated 05/27/2008 as owner of one-half (1/2) undivided interest and Renee E Zisook, as Trustee of the Renee E Zisook Trust, dated 05/27/2008 as owner of the remaining one-half (1/2) undivided interest, whose address is 8955 Kilpatrick, Skokie, Illinois 60076 ("Donor/Grantor") and Ally Bank, whose address is 425 Phillips Blvd, Ewing, New Jersey 08618

and Mortgage Electronic Registration Systems, Inc. ("Lender/Grantee"), ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, in the original loan amount of U.S. \$ 100,000.00 and dated December 4th, 2007, granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026, recorded December 17th, 2007 and recorded in Book/Liber N/A, Page N/A, Instrument No. 07351411121, of the Official Records of Cook County, Illinois, and further assigned to Lender and recorded on N/A, in Book N/A, Page N/A, Instrument No. N/A (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 8955 Kilpatrick, Skokie, Illinois 60076

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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 December 1st, 2017, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 99,658.96, 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 3.000 %, from December 1st, 2017. Borrower promises to make monthly payments of principal and interest of U.S. \$ 356.76, beginning on the 1st day of January, 2018, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on December 1st, 2057, Borrower still owes amounts under this modification agreement, Borrower will pay these amounts in full on that date, which is called the ("Maturity Date"). The Borrower will make such payments at:

CENLAR, FSE
425 Phillips Blvd.
Ewing, NJ 08618

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, the 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 specified date 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 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

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(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. 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) 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.

(d) 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.

(e) 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.

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12/1/17
Date

[Signature] (Seal)
Michael B Zisook -Borrower

12/1/17
Date

[Signature] (Seal)
Renee E Zisook -Borrower

12/1/17
Date

[Signature] (Seal)
Michael B Zisook, as Trustee of the Michael B Zisook Trust, dated 05/27/2008 as owner of one-half (1/2) undivided interest, signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

12/1/17
Date

[Signature] (Seal)
Renee E Zisook, as Trustee of the Renee E Zisook Trust, dated 05/27/2008 as owner of the remaining one-half (1/2) undivided interest, signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

BORROWER ACKNOWLEDGMENT

State of IL §
County of COOK §

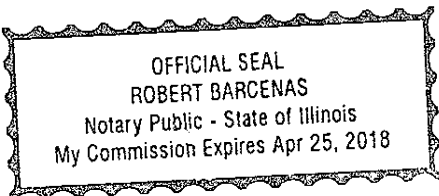
On this 15th day of December 2017, before me, Robert Barcenos, a Notary Public in and for said state, personally appeared Michael B Zisook and Renee E Zisook and Michael B Zisook, as Trustee of the Michael B Zisook Trust, dated 05/27/2008 as owner of one-half (1/2) undivided interest and Renee E Zisook, as Trustee of the Renee E Zisook Trust, dated 05/27/2008 as owner of the remaining one-half (1/2) undivided interest known to me to be the person who executed the within instrument, and acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)

[Signature]
Notary Signature
Robert Barcenos
Type or Print Name of Notary

Notary Public, State of IL

My Commission Expires: 11-25-2018

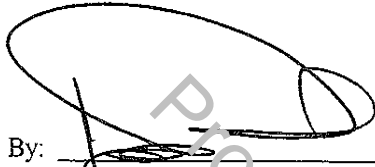


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Loan No.: 0057678617

April 17 2018
-Date

Ally Bank
-Lender

By: 

Printed/Typed Name: James Dunmeyer

Its: Authorized Signor

LENDER ACKNOWLEDGMENT

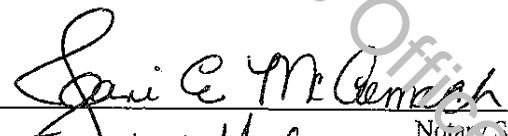
State of New Jersey
County of Mercer

§
§
§

On this 17th day of April, 2018, before me,
Jeani E McCormack, a Notary Public in and for said state,
personally appeared James Dunmeyer of Ally Bank

, Lender,
personally known to me to be the person who executed the within instrument on behalf of said entity, and
acknowledged to me that he/~~she~~/~~they~~ executed the same for the purpose therein stated.

(Seal)


Notary Signature
Jeani E McCormack
Type or Print Name of Notary

JEANI E MCCORMACK
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires November 4, 2021
ID# 2455839

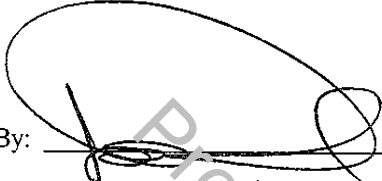
Notary Public, State of New Jersey
My Commission Expires: 11/4/21

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Loan No.: 0057678617

APRIL / 2018
-Date

Mortgage Electronic Registration Systems, Inc.
-Mortgagee

By: 
Printed/Typed Name: James T. Dunmeyer Jr.
Its: ASST. VP

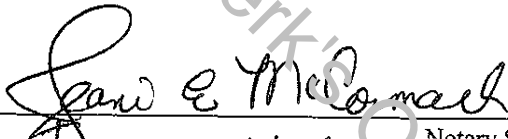
MORTGAGEE ACKNOWLEDGMENT

State of New Jersey
County of Mercer

§
§
§

On this 17th day of April, 2018, before me,
Jean E McCormack, a Notary Public in and for said state,
personally James T. Dunmeyer Jr. AVP of Mortgage Electronic Registration
Systems, Inc., Mortgagee, personally known to me to be the person who executed the within instrument on behalf of
said entity, and acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)


Notary Signature
Jean E. McCormack
Type or Print Name of Notary

Notary Public, State of New Jersey
My Commission Expires: 11/4/21

JEANI E. MCCORMACK
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires November 4, 2021
ID# 2455839

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EXHIBIT "A"

LOT 32 IN BLOCK 23 IN KRENN AND DATO'S DEVONSHIRE MANOR BEING A SUBDIVISION IN THE SOUTH ¼ OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

TAX ID NO: 10-15-318-001-0000

ADDRESS: 8955 KILPATRICK
SKOKIE, IL 60076

Property of Cook County Clerk's Office