



Doc# 1822812006 Fee \$50.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 08/16/2018 09:54 AM PG: 1 OF 7

This Document Prepared By:
KRISTINE M. YOUNG
WELLS FARGO BANK, N.A.
1000 BLUE GENTIAN ROAD, SUITE 300,MAC X9999-01N
EAGAN, MN 55121
(866) 421-6043

When Recorded Mail To:
WELLS FARGO BANK, N.A.
ATTN: LIEN PROCESSING
P.O. BOX 31557
BILLINGS, MT 59107-9900

Tax/Parcel #: 04-30-405-021-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$239,000.00

Investor Loan No.:

Unpaid Principal Amount: \$237,184.68

Loan No: ****0001

New Principal Amount \$237,184.68

Total Cap Amount: \$0.00

MODIFICATION AGREEMENT (MORTGAGE)

This Modification Agreement ("Agreement"), made this 16TH day of MAY, 2018, between IVAN ANDREEV FKA IVAN IVANOV AND NADIA IVANOVA HRISTOVA AKA NADIA IVANOVA ("Borrower"), whose address is 4716 LILAC AVE, GLENVIEW, ILLINOIS 60025, and WELLS FARGO BANK, N.A. ("Lender"), whose address is 1000 BLUE GENTIAN ROAD, SUITE 300,MAC X9999-01N, EAGAN, MN 55121, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated SEPTEMBER 27, 2007 and recorded on OCTOBER 12, 2007 in INSTRUMENT NO. 0728540094, 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

4716 LILAC AVE, GLENVIEW, ILLINOIS 60025
(Property Address)

WHE Custom Retention 03132018_319



S Y
P 7
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E Y
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the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

1. RECITALS

- a. In this Modification Agreement ("Agreement"), "I" and "me", and "my" refer to each borrower who signs this Agreement. "You", "Your", and "Bank" refers to Wells Fargo Bank, N.A.
- b. This Agreement modifies my **line of credit** dated **SEPTEMBER 27, 2007** in the original principal amount of **\$239,000.00**, made payable to Bank or its predecessor-in-interest (the "Note"). The Note is secured by a mortgage or deed of trust or other security document (the "Security Instrument") dated the same date as the Note, secured by my property above (the "Property"). The Security Instrument is also amended to the extent necessary to reflect the changes in this Agreement. Finally, this Agreement amends and supersedes the terms of any modification, forbearance and/or trial period plan or workout plan previously entered into, if any, on this Account.
- c. The "Effective Date" of this Agreement shall be the date that this Agreement, signed by all Borrowers, is received by the Bank. I understand that if the executed Agreement is not received by the Bank within fifteen (15) days of the Date of this Agreement shown above, this Agreement shall be void, and none of its provisions shall apply.
- d. All terms not defined in this Agreement shall have the same meanings as stated in the Note.

2. CURRENT TERMS

The current terms of my Note, as of the date of this Agreement shown above, are:

Account Ending in ****0001

- Outstanding Principal Balance **\$237,184.68**
- Monthly payment **\$1,095.96** variable
 - Payment consists of **INTEREST ONLY**
- Interest rate: variable currently **5.250%** per year with a ceiling of **18.000% *prior to maturity**
- Monthly Due Date **The 11TH day of each month**
- Maturity Date: **SEPTEMBER 27, 2017**

3. MODIFIED TERMS

- a. I have requested, and the Bank has agreed, to modify my Note as described in this Agreement.
- b. I agree that I will comply with and be bound by all covenants, agreements, and requirements of my original Account documents, except to the extent that such documents are modified by the Agreement. I certify that the Account documents are composed of duly valid, binding agreements, enforceable in accordance with their terms. I understand that nothing in the Agreement shall be understood or constructed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents as modified by this Agreement. If my Account is currently in foreclosure, the Bank agrees to suspend or cancel the foreclosure action, so long as the terms and conditions of this Agreement are met.

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- c. I agree that each of the balances of my Note set forth above (if more than one is shown) shall be consolidated into one modified account and the new modified terms of my Note as set forth below in this Agreement shall apply to the entire consolidated balance.
- d. The new terms of Borrower/Borrowers Note pursuant to this Agreement are as follows:
- New Principal Balance: **\$237,184.68**
 - Maturity Date (the "New Maturity Date"): **MAY 11, 2048**
 - Interest rate, monthly payment and monthly due dates are outlined below
- e. My first payment under the new terms above will be due on **JUNE 11, 2018**.
- f. The Bank has agreed to waive unpaid interest accrued to the Date of this Agreement, and any late charges accrued to the Date of this Agreement that I may owe other than principal. The Bank also waives any penalty for fulfill or partial prepayment of the Account, if present in the original Note.
- g. I understand that my interest rate will follow the rate schedule outlined below, and shall step up on the dates and to the rates outlined in the schedule.
- h. My modified interest rate and payment schedule is as follows:

Months	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
1-360	4.4300%	05/16/2018	\$1,191.77	06/11/2018	360

- i. I understand that the Monthly Payment consists only of principal and interest. The final payment will be the amount needed to repay the outstanding balance under the new terms shown above in full, including any Deferred Principal Amount portion of the outstanding balance. This assumes that all payments will be made on their due dates. If my payments are not consistently made when due, my new monthly Payment may not fully repay the amount owed over the term of the Note and my final payment may be higher.
- j. Currently I have a past due amount on my Account. The Bank and I agree that if the terms of this Agreement are followed, my Account will not be considered past due from the date of this Agreement on a go-forward basis.
4. **INTEREST RATE DISCOUNTS REPLACED**
The reduced interest rate replaces any discounts, including for automatic payments and rate buy-downs, I may previously have received, whether or not that discount is specified in this section.
5. **SALE OF PROPERTY**
Upon sale, transfer, hypothecation, assignment, or encumbrance, whether voluntary, involuntary, or by operation of law, of all or any part of the Property or any interest therein, then at its sole option, the Bank may, by written notice declare all obligations secured hereby immediately due and payable, except to the extent that such acceleration is prohibited by law.

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6. BORROWER CERTIFICATION

I attest, under penalty for perjury, all documents and information that I provided to the Bank are true and correct. I agree to execute any documents, including corrected documents and replacements for lost documents, necessary to consummate the transactions contemplated in the Agreement, within fifteen (15) days of the Bank's request.

7. TERMINATION OF FUTURE ADVANCES

If my account is a line of credit, Bank and I have previously agreed that I no longer have any draw privileges on the Account. This was a permanent change and not contingent on this modification.

8. HOME ASSET MANAGEMENT ACCOUNT ("HAMA Accounts")

I agree that if the Account evidenced by my Note is a HAMA account, I consent to the permanent termination of the following features of my Account

- Increases and/or reviews of the credit line based upon increases in the property value.
- Increases and/or reviews of the credit line based upon the amount of principal paid on my first mortgage.

9. OPTIONAL PAYMENT PROTECTION CANCELLATION

If I purchased optional credit insurance or an optional debt cancellation plan in connection with the credit agreement, and if such insurance or plan was not previously cancelled, I have requested that such credit insurance or debt cancellation plan be cancelled. Credit insurance means credit life, disability, and/or involuntary unemployment insurance. Debt Cancellation means the Loan Assurance Plan.

10. TITLE INSURANCE

I agree that this Agreement will be null and void if you are unable to receive all necessary title endorsement(s), title insurance product(s) and/or subordination agreement(s).

11. NOTICE TO CONSUMER

This is a Consumer Credit Transaction. I understand that:

- I should not sign this Agreement before I read the entire document, even if otherwise advised.
- I should not sign this Agreement if it contains any blank spaces.
- I am entitled to an exact copy of this Agreement and any other agreements I sign.
- If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.
- Borrower must deliver to Wells Fargo Home Equity a properly signed modification Agreement by MAY 31, 2018. If Borrower does not return a properly signed modification Agreement by this date and make all payments pursuant to the trial plan Agreement or any other required pre-modification payments, Wells Fargo Home Equity may deny or cancel the modification. If the Borrower returns properly signed modification Agreement by said date, payments pursuant to the loan modification Agreement are due as outlined in this modification Agreement. Wells Fargo Home Equity may deny or cancel this loan modification Agreement if Borrower fails to make the first payment due pursuant to this loan modification Agreement.

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I received and read a completed copy of this Agreement before I signed it. I agree to all its terms. ALL BORROWERS MUST SIGN THIS AGREEMENT AND RETURN ALL PAGES OF THIS DOCUMENT IN ORDER FOR IT TO BE EFFECTIVE

IVAN ANDREEV FKA IVAN IVANOV 07.17.18

Borrower: IVAN ANDREEV FKA IVAN IVANOV

Date

Nadia Ivanova Hristova aka Nadia Ivanova 07.17.18

Borrower: NADIA IVANOVA HRISTOVA AKA NADIA IVANOVA

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

The foregoing instrument was acknowledged before me on 17th of July 2018

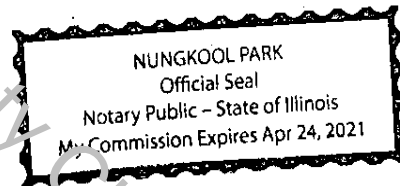
(date) by IVAN ANDREEV FKA IVAN IVANOV, NADIA IVANOVA HRISTOVA AKA NADIA

IVANOVA (name/s of person/s acknowledged).

[Signature]
Notary Public

(Seal)
Print Name: Nungkool Park

My commission expires: 4/24/2021



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In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA

Jeffrey Rothbauer

Vice President Loan Documentation
By: (print name)
(title)

Jeff Roth
(sign)

8/1/18
Date

_____ [Space Below This Line for Acknowledgments] _____

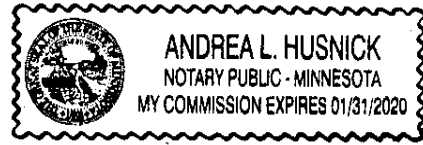
LENDER ACKNOWLEDGMENT

STATE OF MINNESOTA

COUNTY OF Dakota

This instrument was acknowledged before me August 1, 2018 (date) by Jeffrey Rothbauer (name(s) of person(s)) as Vice President Loan Documentation (type of authority, e.g., officer, trustee, etc.) of WELLS FARGO BANK, NA (name of party on behalf of whom the instrument was executed).

Andrea L Husnick
Notary Public



Printed Name: Andrea L Husnick

My Commission Expires:
01/31/2020

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EXHIBIT A

BORROWER(S): IVAN ANDREEV FKA IVAN IVANOV AND NADIA IVANOVA HRISTOVA AKA NADIA IVANOVA

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

The land referred to in this document is situated in the STATE OF ILLINOIS, COUNTY OF COOK, CITY OF GLENVIEW, and described as follows:

LOT 72 IN FIRST ADDITION TO NORTHFIELD WOODS, A SUBDIVISION OF PART OF LOTS 3 AND 4 AND ALL OF LOT 5 IN SUPERIOR COURT PARTITION OF LOTS 6 AND 8 IN COUNTY CLERK'S DIVISION IN THE WEST 1/2 OF SECTION 29 AND ALSO LOTS 7 AND 8 IN COUNTY CLERK'S DIVISION OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 4716 LILAC AVE, GLENVIEW, ILLINOIS 60025