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Doc# 1826733169 Fee \$56.25

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 09/24/2018 01:43 PM PG: 1 OF 9

Recording Requested By and

When recorded mail to: #11857554
FAMS-DTO Rec
3 First American Way
Santa Ana, CA 92707
US BA | 12106.1 | PR DOCS
RE: BELL | E-RECORDING

Prepared By:

Denise Lee
U.S. Bank N.A.
4801 Frederica Street
Owensboro, KY 42301
(800) 365-7900

Loan Number: 6003196797

Order Number: 11857554

Affidavit of Correction

For Loan Modification Agreement (Mortgage/Deed of Trust)

Borrower: CAROLYN JONES BELL

Lender: U.S. Bank N.A.

S Y
P 9
S N
M -NO
SC Y
E Y
INT Y/W

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Drafted by:
Denise Lee
4801 Frederica Street
Owensboro, KY 42301
(800)-365-7900

When Recorded Mail To:
First American Mortgage Solutions
3 First American Way
Santa Ana, CA 92707
(800) 965-0363

Parcel ID: **2520212045**

AFFIDAVIT OF CORRECTION

September 7, 2018,

I, Angela J. Evans, Mortgage Document Officer of U.S. Bank, NA (authorized agent, Nominee), 4801 Frederica Street, Owensboro, Kentucky 42301 hereby state that this Affidavit is for the purpose of correcting an error in the **Loan Modification Agreement (Deed of Trust)** The document is being Re-Recorded as a correction for a previously recorded document recorded on **04/24/17**, in **instrument # 1711439055** and contained the following errors.

- The error(s) made consist(s) of:
 - Corrected the Date of Original Security Deed from 05/23/06 to 05/23/05

Angela J. Evans
Angela J. Evans, Mortgage Document Officer

9/7/18
Date

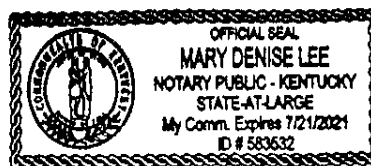
State of Kentucky, County of Daviess, ss:

The foregoing instrument was acknowledged before me this 9-7-18 by Angela J. Evans, Mortgage Document Officer of U.S. Bank National Association, a federally-chartered banking association, on behalf of U.S. Bank National Association.

Mary Denise Lee
Notary Public

Mary Denise Lee
Printed Name

My commission expires: 07-21-2021



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This Document Prepared By:
JESSICA VANWINKLE
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301
(800) 365-7772

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
DTO – MAIL STOP 3-2-8
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Tax/Parcel #: 2520213045

 [Space Above This Line for Recording Data]

Original Principal Amount: \$116,725.00	FHA/VA/RHS Case No.:703 137-3240937
Unpaid Principal Amount: \$115,339.36	Loan No: 6003196797
New Principal Amount: \$130,606.58	
Capitalization Amount: \$15,267.22	

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 20TH day of **MARCH, 2017**, between **CAROLYN JONES BELL, DIVORCED AND NOT SINCE REMARRIED** ("Borrower"), whose address is **11328 S MAY STREET, CHICAGO, ILLINOIS 60643** and **U.S. BANK N.A.** ("Lender"), whose address is **4801 FREDERICA ST, OWENSBORO, KY 42301** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 23, 2005** and recorded on **JUNE 14, 2005** in **INSTRUMENT NO. 0516549032, COOK COUNTY, ILLINOIS**, and (2) the Note, in the original principal amount of U.S. **\$116,725.00**, 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
11328 S MAY STREET, CHICAGO, ILLINOIS 60643

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the real property described is located in **COOK COUNTY, ILLINOIS** and being set forth as follows:

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

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

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, **FEBRUARY 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$130,606.58**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$15,267.22** 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.
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 **3.7500%**, from **FEBRUARY 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$604.86**, beginning on the **1ST** day of **MARCH, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 1, 2047** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

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

4. The 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 the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.**

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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.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.

Carolyn Jones Bell
Borrower: CAROLYN JONES BELL

4/1/17
Date

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of Cook

This instrument was acknowledged before me on April 1, 2017 (date) by

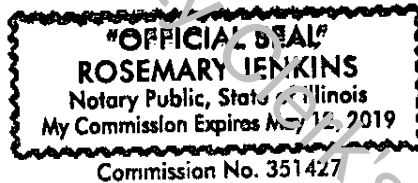
CARDLYN JONES BELL (name/s of person/s acknowledged).

Rosemary Jenkins
Notary Public

(Seal)

Printed Name: ROSEMARY JENKINS

My Commission expires: May 12, 2019



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In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

By JENNIFER L. MATTINGLY (print name)
Mortgage Document Officer (title)

4-6-17
Date

_____[Space Below This Line for Acknowledgments]_____

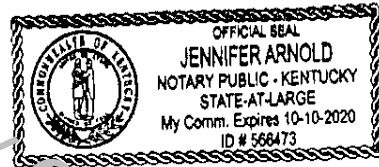
LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY
COUNTY OF DAVENESS

The foregoing instrument was acknowledged before me this 4/6/2017 by **JENNIFER L. MATTINGLY** the **MORTGAGE DOCUMENT OFFICER** of U.S. BANK N.A., a national association, on behalf of said national association.

Jennifer Arnold
Notary Public

Printed Name: Jennifer Arnold
My commission expires: 10/10/2020



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EXHIBIT A

BORROWER(S): CAROLYN JONES BELL, DIVORCED AND NOT SINCE REMARRIED

LOAN NUMBER: 6003196797

LEGAL DESCRIPTION:

LOT 28 IN BLOCK 9 IN SUBDIVISION OF BLOCKS 3, 9 AND 10 OF ROOD AND WESTON'S ADDITION TO MORGAN PARK, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 (EXCEPT THE NORTH 20 ACRES) AND THE EAST 1/2 OF THE NORTHWEST 1/4 (EXCEPT THE NORTH 20 ACRES THEREOF) IN SECTION 20, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 11728 S MAY STREET, CHICAGO, ILLINOIS 60643

Property of Cook County Clerk's Office

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EXHIBIT B MORTGAGE SCHEDULE

Mortgage made by **CAROLYN JONES BELL, DIVORCED AND NOT SINCE REMARRIED** to **EMBASSY ONE MORTGAGE LLC** for \$116,725.00 and interest, dated **MAY 23, 2005** and recorded on **JUNE 14, 2005** in **INSTRUMENT NO. 0516549032**.

This mortgage was assigned from **EMBASSY ONE MORTGAGE LLC** (assignor), to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** (assignee), by assignment of mortgage dated **MAY 23, 2005** and recorded on **JUNE 14, 2005** in **INSTRUMENT NO. 0516549033**.

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated **AUGUST 9, 2011** and recorded on **AUGUST 24, 2011** in **INSTRUMENT NO. 1123633037**.

Loan Modification Agreement made by **DAVID L BELL AN UNMARRIED MAN, CAROLYN JONES BELL, AN UNMARRIED WOMAN** to **U.S. BANK N.A.** dated **MAY 9, 2012** and recorded on **SEPTEMBER 13, 2012** in **INSTRUMENT NO. 1225708082**. Modified amount is now \$121,630.06. Mortgage tax paid: \$0.00.

Loan Modification Agreement made by **CAROLYN JONES BELL, DIVORCED AND NOT SINCE REMARRIED** to **U.S. BANK N.A.** dated **MARCH 20, 2017** and recorded on **APRIL 24, 2017** in **INSTRUMENT NO. 1711439055**. Modified amount is now \$130,606.58. Mortgage tax paid: \$ 0.00