

# UNOFFICIAL COPY

Doc#: 1830519366 Fee: \$60.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 11/01/2018 01:23 PM Pg: 1 of 7

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

Requested By and  
When Recorded Return To:  
Loan Modification Solutions  
3220 El Camino Real  
Irvine, Ca 92602  
800-934-3124

Tax/Parcel #: 13-33-327-059-0000

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_  
Original Principal Amount: \$215,103.00      FHA/VA/RHS Case No.: 734 137-5852201  
Unpaid Principal Amount: \$159,597.15      Loan No: 7885000525  
New Principal Amount: \$167,772.65  
Capitalization Amount: \$8,175.50

180318610

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 17TH day of SEPTEMBER, 2018, between LAKESHA MCKENNIE ("Borrower"), whose address is 5345 W GALEWOOD AVENUE #59A, CHICAGO, ILLINOIS 60639 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 JULY 29, 2010 and recorded on AUGUST 11, 2010 in INSTRUMENT NO. 1022335001, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$215,103.00, 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 5345 W GALEWOOD AVENUE #59A, CHICAGO, ILLINOIS 60639

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



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**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, **NOVEMBER 1, 2018** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$167,772.65**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest 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, in the amount of U.S. **\$8,175.50**.
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 **4.8750%**, from **NOVEMBER 1, 2018**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$887.87**, beginning on the **1ST** day of **DECEMBER, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 1, 2048** (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.

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In Witness Whereof, I have executed this Agreement.

LAKESHA MCKENNIE / Lakesha Mckennie  
Borrower: **LAKESHA MCKENNIE**

10-23-2018  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on October 23, 2018 (date) by

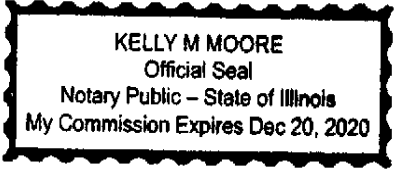
LAKESHA MCKENNIE (name/s of person/s acknowledged).

Kelly M. Moore  
Notary Public

(Seal)

Printed Name: Kelly M. Moore

My Commission expires:  
Dec 20, 2020



KELLY M MOORE  
Official Seal  
Notary Public - State of Illinois  
My Commission Expires Dec 20, 2020



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In Witness Whereof, the Lender has executed this Agreement.

U.S. BANK N.A.

By Terry L. Smith (print name)  
Mortgage Document Officer (title)

10/26/18  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

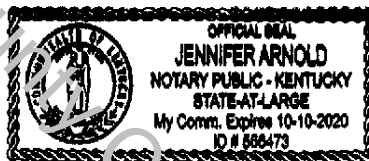
### LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVLESS

The foregoing instrument was acknowledged before me this 10/26/2018 by Terry L. Smith, 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 B MORTGAGE SCHEDULE

Mortgage made by **ANDRE MCKENNIE AND LAKESHA MCKENNIE, HUSBAND AND WIFE** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR U.S. BANK NATIONAL ASSOCIATION, ITS SUCCESSORS AND ASSIGNS** for **\$215,103.00** and interest, dated **JULY 29, 2010** and recorded on **AUGUST 11, 2010** in **INSTRUMENT NO. 1022335001**.

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR U.S. BANK NATIONAL ASSOCIATION, ITS SUCCESSORS AND ASSIGNS** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated **MAY 24, 2013** and recorded on **JUNE 18, 2013** in **INSTRUMENT NO. 1316934038**.

Loan Modification Agreement made by **LAKESHA MCKENNIE INDIVIDUAL** to **U.S. BANK NATIONAL ASSOCIATION** dated **JANUARY 28, 2015** and recorded on **MARCH 17, 2015** in **INSTRUMENT NO. 1507646280**. Modified amount is now **\$168,874.05**. Mortgage tax paid: **\$0.00**.

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## Exhibit A

**PARCEL 1:**

UNIT 59-A AND 59-P-1 IN THE ENCLAVE AT GALEWOOD CROSSINGS MULTI-BUILDING CONDOMINIUM, FORMERLY KNOWN AS THE ENCLAVE AT GALEWOOD CROSSINGS LOT 6 CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOT 59 IN GALEWOOD RESIDENTIAL SUBDIVISION BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0822510009 AND AMENDED AND RESTATED BY THE AMENDED AND RESTATED DECLARATION OF CONDOMINIUM OWNERSHIP AND BASEMENTS AND RESTRICTIONS COVENANTS AND BY-LAWS FOR THE ENCLAVE AT GALEWOOD CROSSINGS MULTI-BUILDING CONDOMINIUM ASSOCIATION RECORDED AS DOCUMENT NUMBER 0902316030, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS

**PARCEL 2:**

NON-EXCLUSIVE EASEMENT FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS IN, ON, OVER, UPON, THROUGH AND ACROSS THOSE PORTIONS OF LOT 169 IMPROVED AS ROADWAY.

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