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Doc#: 1912833284 Fee: \$60.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 05/08/2019 10:46 AM Pg: 1 of 7

Recording Requested By/Return To:
**U.S. BANK FULFILLMENT
SERVICES
999 TECH ROW, #200
MADISON HEIGHTS, MICHIGAN
48071**

This Instrument Prepared By:
**U.S. BANK NATIONAL
ASSOCIATION
4801 FREDERICA ST
OWENSBORO, KENTUCKY 42301**

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT

Loan Number 9902897411
FHA Case Number 137-8623277

This Loan Modification Agreement ("Agreement"), made this **1ST DAY OF MAY, 2019**, between **ROBERT C GUERINGER**, and **U.S. BANK NATIONAL ASSOCIATION** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), if any, dated **JULY 13, 2016** and recorded in **RECORDED AUGUST 24, 2016 INSTRUMENT NO. 1623739062** and (2) the Note in the original principal sum of **U.S \$127,187.00**, 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

16345 S PARK AVE, SOUTH HOLLAND, ILLINOIS 60473-0000
(Property Address)

the real property described being set forth as follows:

LEGAL DESCRIPTION:

THE LAND REFERRED TO IS SITUATED IN THE COUNTY OF COOK, CITY OF SOUTH HOLLAND AND STATE OF ILLINOIS, DESCRIBED AS FOLLOWS: THE NORTH 99 FEET OF THE WEST 181 FEET OF THAT PART OF THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE WEST LINE OF SAID NORTHEAST QUARTER, 1183 FEET SOUTH OF THE NORTHWEST CORNER THEREOF; THENCE SOUTH ALONG THE WEST LINE OF SAID NORTHEAST QUARTER, 165 FEET; THENCE EAST PARALLEL WITH THE SOUTH LINE OF SAID NORTHEAST QUARTER, 825 FEET; THENCE NORTH PARALLEL WITH THE WEST LINE OF SAID NORTHEAST QUARTER, 165 FEET; THENCE WEST PARALLEL

FHA LOAN MODIFICATION AGREEMENT—Single Family—Fannie Mae UNIFORM INSTRUMENT
1/01 (rev. 10/16)
91003003

Form 3179

Version 04_02_2019_15_48_03

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WITH SAID SOUTH LINE, 825 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS. RECORDED IN INSTRUMENT NO. 1623739062. PARCEL ID: 29-22-200-131-0000
Tax Parcel No.: 29-22-200-131-0000

In consideration of mutual promises and agreements exchanged, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **MAY 01, 2019**, the amount payable under the Note and the Security Instrument (the "Principal Balance") is U.S. **\$132,910.16**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. The amount of Principal being reamortized is **\$122,143.10**. The amount of Interest and costs being reamortized is **\$10,767.06**.
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 **5.0000%**, from **MAY 01, 2019**. Borrower promises to make monthly payments of principal and interest of U.S. **\$713.49**, beginning on the **1ST DAY OF JUNE, 2019**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.0000%** will remain in effect until principal and interest are paid in full. If on **MAY 01, 2049**, (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 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 may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
5. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to



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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 Agreement Date set forth 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.

6. 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 attorney's fees and costs, 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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7. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Whereof, Lender and Borrower have executed this Modification Agreement as of the dates indicated below.

(SIGNATURES CONTINUE ON FOLLOWING PAGES)

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In Witness Whereof, the Borrower(s) have executed this agreement.

Robert C Gueringer
Borrower - ROBERT C GUERINGER

Date: 4, 11, 2019

State of ILLINOIS)
County of Cook) ss.)

This instrument was acknowledged before me on 11th day of April 2019
by ROBERT C GUERINGER.

Deborah Peoples
Signature of Notary Public
Typed or printed name: DEBORAH PEOPLES

(SEAL)

My Commission expires: 12-29-2020



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In Witness Whereof, the Lender has executed this Agreement.

Lender

U.S. BANK NATIONAL ASSOCIATION

By: Amanda O Cook

Printed Name: Amanda Cook
Assistant Vice President

Date: 5/1/19

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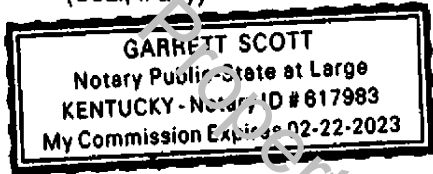
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State of KENTUCKY
County of DAVIESS

The foregoing instrument was acknowledged before me this 1 day of May, 2023, by Andre Scott of U.S. BANK NATIONAL ASSOCIATION a Delaware U.S. Bank National Association, on behalf of the U.S. Bank National Association.

(Seal, if any)



[Signature]
(Signature of person taking acknowledgment)

Notary
(Title of rank)

617983
(Serial number, if any)

My Commission expires: 02/22/2023

Cook County Clerk's Office

