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Doc#. 1914001009 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 05/20/2019 10:59 AM Pg: 1 of 7

SPACE ABOVE RESERVE FOR RECORDING

LOAN MODIFICATION AGREEMENT

After Recording Return To:
Old Republic Servicing Solutions
P.O. BOX 250, ORANGE CA 92856

Prepared By: Lisa Lamm
5001 Kingsley Dr, Cincinnati OH 45227
Fifth Third Bank - (513) 358-3997

Order #: 02-19031723
Tax/Parcel #: 30-31-112-016-0000

Loan No.: 207195744
Borrower: HOWARD-SMITH

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY ASSUMES NO LIABILITY AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE.

"I AFFIRM, UNDER PENALTY OF PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."



KEVIN BUI, Recording Specialist
Old Republic Servicing Solutions, PO Box 250, Orange CA 92856, (714) 385-3500

THIS COVER SHEET HAS BEEN ADDED TO ALLOW ADEQUATE ROOM FOR RECORDING INFORMATION.
THIS PAGE MAY BE RECORDED LAST OR REMOVED IF NECESSARY.

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Property of Cook County Clerk's Office

_____ [Space Above This Line For Recording Data] _____

After Recording Return To:
MB Financial Bank, N.A.
Attn: Document Management
2251 Rombach Ave.
Wilmington, OH 45177

Prepared by
USA Hamm
513-308-3097
Ana Hamm

This document was prepared by: Jeannette Pine
2251 Rombach Ave. Wilmington, OH 45177
MB Financial Bank, N.A. Loan: 0001102974
FHA Case No.: FR1378695466703
Investor No: 218199423
PIN: 30-31-112-016-0000

Accommodation

LOAN MODIFICATION AGREEMENT 207195744
(Providing for Fixed Interest Rate)

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This Loan Modification Agreement ("Agreement"), made and effective this 30th, of April of 2019 between MB Financial Bank, N.A. ("Lender") and Natalie N Howard-Smith, a single woman ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated September 12, 2016 and Recorded September 21, 2016 in the original principal sum of U.S. \$132,554.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated same date as the Note and recorded in Instrument No. 1626546015, in the Public Records of Cook County. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at 18016 Oak Ave, Lansing, Illinois 60438, the real property described being set forth as follows:

recorded 09/21/2016

Legal Description

LOT 16 IN BLOCK 1 IN OAK GLEN RIDGE, A SUBDIVISION OF LOT 1 IN BLOCK 2 AND LOT 1 IN BLOCK 2 IN OAK GLEN PARK SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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 April 30, 2019, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. \$93,529.68 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 5.00%, from May 01, 2019. Borrower promises to make monthly payments of principal and interest of U.S. \$502.09, 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 5.00% 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

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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, 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 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. 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.

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- 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.
- f. Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan. Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.
6. 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.
7. Balances
- | | |
|-------------------------------------------|--------------|
| a) Unpaid Principal Balance: | \$126,721.50 |
| b) New Principal Balance: | \$ 93,529.68 |
| c) b minus a equals (amount to be taxed): | \$ 0.00 |

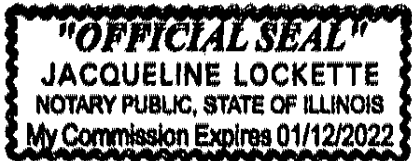
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EXECUTED BY:

Natalie N. Howard-Smith
Natalie N Howard-Smith - Borrower

STATE OF ILLINOIS
COUNTY OF Cook

On this 7th day of May in the year 2019 before me, the undersigned, Natalie N Howard-Smith, personally appeared personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.



Jacqueline Lockette
Notary Public, State of Illinois

Jacqueline Lockette
Printed Name

My Commission Expires:

1-12-2022

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DO NOT WRITE BELOW THIS LINE. FOR FIFTH THIRD USE ONLY.

CORPORATE ACKNOWLEDGEMENT Kimberly Taylor
Officer
513-358-3303
Kimberly Taylor

FIFTH THIRD BANK Fifth Third Bank as Successor (Seal)
 STATE OF Ohio COUNTY OF Hamilton ss. By Merger to MB Financial NA

Before me, a Notary Public in and for said County and State personally appeared Fifth Third Bank by Kimberly Taylor its Officer the individual who executed the foregoing instrument and acknowledged that she/he did read the same and did sign the foregoing instrument and that the same is her/his free act and deed and the free act and deed of Fifth Third Bank.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 13th day of May, 2019.

Kristen White
 Notary Public
 My Commission Expires 10/13/2019



KRISTEN WHITE
 Notary Public, State of Ohio
 My Commission Expires
 October 13, 2019