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Doc# 2012500100 Fee \$82.00

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EDWARD M. HOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 05/04/2020 12:44 PM PG: 1 OF 3

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State of Michigan

LOAN MODIFICATION AGREEMENT

FHA Case Number: FR1378986893703

(Providing for Fixed Interest Rate)

Loan Number: xxxxxx2813

When Recorded Mail to:

Towne Mortgage Company
2170 E. Big Beaver Rd., Ste. A
TROY, MI 48083
ATTN: Loss Mitigation Department

This Loan Modification Agreement ("Agreement"), is given on January 02, 2020, between ANTHONY L MOORE and LAUREN YOUNGBLOOD, husband and wife ("Borrowers") and Towne Mortgage Company ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") [("Mortgagee")] [("Beneficiary")], amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed to secure Debt (the "Security Instrument"), dated March 28, 2017, and recorded March 29, 2017 in Document Number 1708815115, 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 9140 S SPAULDING AVE EVERGREEN PARK IL 60805, the real property described being set forth as follows:

Legal Description:

LOTS 17 AND 18 IN BLOCK 3 IN B.F. JACOB'S RESUBDIVISION OF BLOCKS 1 TO 16, INCLUSIVE, AND 21 TO 28, INCLUSIVE, OF B.F. JACOB'S EVERGREEN PARK, A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 13 (EXCEPT RAILROAD RIGHT OF WAY) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Tax ID Number: 24-02-405-038

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

- 1. As of December 01, 2019, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$257,044.64, consisting of the amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized to date.
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 3.750%, from November 01, 2019. Borrower promises to make monthly payments of principal and interest of U.S. \$1,190.41, beginning on the 1st day of December 2019, and continuing thereafter on the same day of each succeeding month until the principal and interest are paid in full. If on November 01, 2049, (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.

Borrower will make such payments at Towne Mortgage Company, P.O. Box 7054, Troy, MI 48007, or at such other place as the Lender may require.

- 3. If all or any part of the Property or any Interest in the Property 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 Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this 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 given within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the 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:

S NC
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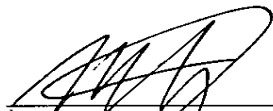
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- a. all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- b. All terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

MERS' is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

- 5. 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

DATE: 1/14/2020



 ANTHONY L MOORE



 LAUREN YOUNGBLOOD



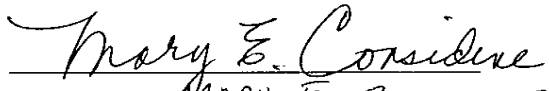
 WITNESS SIGNATURE
 Nazario Canales Jr

 WITNESS PRINTED NAME

State of ILLINOIS

County of COOK

On the 14 day of January, 2020, before me, Mary E. Considine
 Personally appeared ANTHONY L MOORE and LAUREN YOUNGBLOOD, husband and wife and _____ (witness) along with valid photo identification, in the county of COOK, State of ILLINOIS.



 Printed Name MARY E. CONSIDINE
 Notary Public, State of _____
 County of: COOK
 My Commission Expires: _____
 Acting in the County of _____



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TOWNE MORTGAGE COMPANY

Stephanie O'Harris
By: Stephanie O'Harris
Title: Director of Servicing
Date: 1/17/2020

Zachary Hubbell
Witness: Zachary Hubbell

Lance C. Paulsen
By: Lance C. Paulsen
Title: Mortgage Loan Officer
Date: 1/17/2020

**Mortgage Electronic Registration Systems, Inc., Its Successors and Assigns,
as Nominee for Towne Mortgage Company, Its Successors and Assigns, as current beneficiary**

Sharon Glinka
By: Sharon Glinka
Its: Assistant Secretary

_____ [Space Below This Line For Acknowledgements] _____

State of Michigan }
County of Oakland } ss.

On this 17th day of Jan., 2020, before me, S.M. CUYLLE, a Notary Public in and for said County, personally appeared Stephanie O'Harris, Director of Servicing of Towne Mortgage Company, Lance C. Paulsen, Mortgage Loan Officer of Towne Mortgage Company, Zachary Hubbell, Witness, and Sharon Glinka, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., its Successors and Assigns, as Nominee for Towne Mortgage Company, its Successors and Assigns, as current beneficiary.

**S.M. CUYLLE, Notary Public
County of Macomb, State of Michigan
My Commission Exp: April 30, 2024
Acting in Oakland County**

S.M. Cuyllle
S.M. CUYLLE, Notary Public
Macomb County, State of Michigan
My Commission Expires: April 30, 2024
Acting in Oakland County, Michigan

Drafted by and when recorded, return to:

Samantha Garcia, Loss Mitigation
TOWNE MORTGAGE COMPANY
2170 E. Big Beaver Road, Suite A
Troy, Michigan 48083