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Doc#. 2030119261 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 10/27/2020 04:33 PM Pg: 1 of 6

This Document Prepared By:
AIRREEA HAYES
FLAGSTAR BANK, FSB
FAY 1601 LBJ FREEWAY
SUITE 150 FARMERS BRANCH, TX 75234
800-393-4887

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
FAMS - DTO RECORDING
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Tax/Parcel #: 19-31-203-056-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$363,298.00

FHA/VA Case No.: 703 137-9076019

Unpaid Principal Amount: \$348,243.68

Loan No: 0504704605

New Principal Amount: \$383,971.27

New Money (Cap): \$43,753.41

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 26TH day of AUGUST, 2020, between **FIDEL GONZALEZ AND ROSALBA GONZALEZ HUSBAND AND WIFE** ("Borrower"), whose address is **7959 NASHVILLE AVE, BURBANK, ILLINOIS 60459** and **FLAGSTAR BANK, FSB** ("Lender"), whose address is **FAY 1601 LBJ FREEWAY, SUITE 150 FARMERS BRANCH, TX 75234**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JUNE 7, 2017** and recorded on **JULY 11, 2017** in **INSTRUMENT NO. 1719239082**, of the **OFFICIAL** Records of **COOK COUNTY, ILLINOIS**, 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

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7959 NASHVILLE AVE, BURBANK, ILLINOIS 60459

(Property Address)

the real property described being set forth as follows:

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

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, **SEPTEMBER 1, 2020** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$383,971.27**, 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. **\$43,753.41**.
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 **3.6250%**, from **SEPTEMBER 1, 2020**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,751.11**, beginning on the **1ST** day of **OCTOBER, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.6250%** will remain in effect until principal and interest are paid in full. If on **SEPTEMBER 1, 2050** (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 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

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- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.**
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.

Fidel Gonzalez
Borrower: FIDEL GONZALEZ

8.29.2020
Date

Rosalba Gonzalez
Borrower: ROSALBA GONZALEZ

8.29.2020
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on August 29, 2020 (date) by

FIDEL GONZALEZ, ROSALBA GONZALEZ (name/s of person/s acknowledged).

Monica De Leon
Notary Public

(Seal)

Printed Name: MONICA DE LEON

My Commission expires:
12.20.2022



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In Witness Whereof, the Lender has executed this Agreement.

FLAGSTAR BANK, FSB

Curtis Taylor
AVP, Loss Mitigation Underwriting

By *[Signature]*
Curtis Taylor (print name)
(title)

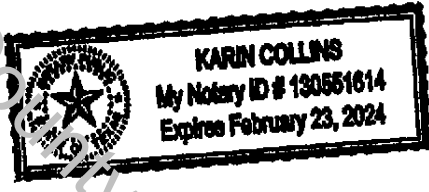
9-1-2020
Date

[Space Below This Line for Acknowledgments]

State of Texas
County of Dallas

This instrument was acknowledged before me on September 1, 2020
by CURTIS TAYLOR, the Assistant Vice President of FLAGSTAR BANK,
FSB, a company, on behalf of the company.

Karin Collins
Notary Public



Printed Name: Karin Collins
My commission expires: FEB 23 2024

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EXHIBIT A

BORROWER(S): FIDEL GONZALEZ AND ROSALBA GONZALEZ HUSBAND AND WIFE

LOAN NUMBER: 0504704605

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF BURBANK, COUNTY OF COOK, STATE OF ILLINOIS, and described as follows:

LOT 2 IN STAN'S RESUBDIVISION BEING A RESUBDIVISION OF LOT 5 IN A.J.TARDIFF'S PLEASANT MANOR, BEING A SUBDIVISION OF LOT 8 IN FREDERICK H BARTLETT'S 79TH STREET ACRES, A SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 7959 NASHVILLE AVE, BURBANK, ILLINOIS 60459