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Doc#: 2031428077 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 11/09/2020 01:00 PM Pg: 1 of 6

After recording please mail to:
ServiceLink
Attn: Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602

This instrument was prepared by:
Fay Servicing, LLC
440 S. LaSalle St. Ste. 2000
Chicago, IL 60605

Permanent Index Number: 15-25-125-026-0000

[Space Above This Line For Recording Data]

Investor Loan No: 1697204558

Received

MAR 12 2020

Fay Servicing, LLC

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Loan Modification Agreement ("Agreement"), made this 2nd day of March, 2020, between ~~MAUREEN A GRUBER~~ MAUREEN A GRUBER ("Borrower") and Fay Servicing LLC as Attorney in Fact for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST XIV ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated September 23, 2004, in the amount of \$108,000.00 and recorded on October 6, 2004 in Book, Volume, or Liber No. _____, at Page _____ (or as Instrument No. 0428026276), of the Official (Name of Records) Records of Cook, ILLINOIS (County and State, or other jurisdiction) 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

2528 KEYSTONE AVE, NORTH RIVERSIDE, IL 60546
(Property Address)

the real property described being set forth as follows:

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



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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 **May 1, 2020**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$133,226.97**, 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 **5.875%**, from **April 1, 2020**. Borrower promises to make monthly payments of principal and interest of U.S. **\$747.96**, beginning on the **1st day of May, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.875%** will remain in effect until principal and interest are paid in full. If on **May 1, 2055** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by the 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 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 delivered or mailed 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 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
 - 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.



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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.
 - 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.

By checking this box, Borrower also consents to being contacted by text messaging .



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_____ (Seal) _____ (Seal)
 -Borrower MAUREEN A GRUBER -Borrower
 _____ (Seal) _____ (Seal)
 -Borrower -Borrower

Maureen A Gruber 3/9/2020

ACKNOWLEDGMENT

State of ILLINOIS §
 County of COOK §

The foregoing instrument was acknowledged before me this MARCH 9, 2020 by MICHAEL J GRUBER AND MAUREEN A GRUBER.



Deborah L. Blazina
 Signature of Person Taking Acknowledgment
Deborah L. Blazina
 Printed Name
Claims Specialist / Notary
 Title or Rank


(Seal)

Serial Number, if any: _____



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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Fay Servicing LLC as Attorney in Fact for U.S. Bank National Association, not in its individual capacity but
solely as Trustee for the NRZ PASS-THROUGH TRUST XIV

By:  APR 28 2020
Ben A. Coleman -Lender Date of Lender's Signature

ACKNOWLEDGMENT

State of Texas §
County of Dallas §
§

APR 28 2020

This instrument was acknowledged before me on APR 28 2020 by Ben A. Coleman
Assistant Secretary of Fay Servicing LLC as Attorney in Fact for U.S. Bank National
Association, not in its individual capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST XIV.

Signature of Notary Public
Troy Williams
Printed Name
TEXAS Notary
Title or Rank
Serial Number, if any: 131789812

(Seal)



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EXHIBIT A

BORROWER(S): MICHAEL J GRUBER AND MAUREEN A GRUBER

LOAN NUMBER: 235008

LEGAL DESCRIPTION:

STATE OF ILLINOIS, COUNTY OF COOK, AND DESCRIBED AS FOLLOWS:

LOT 14 IN BLOCK 8 IN ARTHUR T. MCINTOSH'S 26TH STREET ADDITION, A SUBDIVISION OF THE WEST 50 ACRES (EXCEPT THAT PART CONVEYED TO THE CHICAGO MADISON AND NORTHERN RAILROAD COMPANY AND EXCEPT THE SOUTH 30 FEET THEREOF OF THE SOUTH 60 ACRES OF THE NORTH WEST 1/4 OF SECTION 25, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 15-25-125-010-0000

ALSO KNOWN AS: 2528 Keystone Ave, North Riverside, IL 60546

