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EDWARD M. HOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 11/27/2020 02:11 PM PG: 1 OF 3

Property of Cook County Clerk's Office

Payment Deferral Agreement

Prepared by:
Weststar Mortgage Corporation

Return to:
Weststar Mortgage Corporation
2155 Louisiana Blvd. NE #8000
Albuquerque, NM 87110

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2155 Louisiana Blvd NE, Suite 8000 / Albuquerque, NM 87110.
 PO Box 25400 / Albuquerque, NM 87125-0400 / NMLS Company ID #93243

Rony Duarte
 Bibiana Duarte
 1855 Burton Drive
 Bartlett, IL 60103

July 7, 2020

REFERENCE: FN5520490

PAYMENT DEFERRAL AGREEMENT

7/7/2020

Dear Rony & Bibiana Duarte:

Thank you for speaking with us about your mortgage. As we discussed, you are approved for a payment deferral, and we will defer your past-due amounts to bring your mortgage current. This letter describes what a payment deferral is and how it impacts your mortgage.

****To accept this offer, you must sign, date and return the agreement by July 31, 2020****

What is a Payment Deferral?

A payment deferral brings your mortgage current and delays repayment of certain past-due monthly principal and interest payments, as well as other amounts we paid on your behalf related to the past-due monthly payments. You will be responsible for paying the past-due amounts upon the maturity date of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance.

Terms of the Payment Deferral

As of 8/1/2020, we will

- adjust the due date of your next scheduled monthly payment to bring your mortgage current,
- defer the scheduled repayment of the total past-due amounts to the maturity date of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance, and
- waive any late charges.

The following table describes the specific terms of your payment deferral.

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Number of past due principal and interest payments to be deferred	2
Past-due principal and interest payment amount to be deferred	\$2,684.30
Other past-due amounts to be deferred*	0.00
Total past-due amounts to be deferred**	0.00
Late charges to be waived	\$201.33

*Includes any amounts we paid on your behalf related to the past-due payments, such as taxes or insurance, as authorized by your mortgage documents.

**Interest will not be charged on the total past-due amounts to be deferred. The payment deferral will not change any other terms of your mortgage.

Once your payment deferral is in effect, you must continue to make your scheduled monthly payment to keep your mortgage current.

To accept this offer please sign, date and return the agreement by July 31, 2020.

Rony Duarte

7/13/2020

Date

Bibiana Duarte

7/13/2020

Date

QUESTIONS? CONTACT US

WESTSTAR MORTGAGE CORPORATION
 Phone: 800-640-0635 Option # 5
 Email Address: homeretention@westloan.com
 Website: www.westloan.com