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Karen A. Yarbrough
Cook County Clerk
Date: 02/22/2021 11:45 AM Pg: 1 of 6

This Document Prepared By:
ASHLEY MONTGOMERY
MYCUMORTGAGE, LLC
3560 PENTAGON BLVD
BEAVERCREEK, OH 45431
(877) 912-8006

When Recorded Mail To:
MYCUMORTGAGE, LLC
3560 PENTAGON BLVD
BEAVERCREEK, OH 45431

Tax/Parcel #: 16-11-409-013-0000

[Space Above This Line for Recording Data]
Original Principal Amount: \$202,649.00 **FHA/VA/RHS Case No.:28-28-6-0886301**
Unpaid Principal Amount: \$193,073.33 **Loan No: 0093451131**
New Principal Amount: \$193,842.97
New Money (Cap): \$769.64

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 14TH day of JANUARY, 2021, between **ROBERT M. JONES, UNMARRIED** ("Borrower"), whose address is **3519 W WALNUT ST, CHICAGO, ILLINOIS 60624** and **MYCUMORTGAGE, LLC** ("Lender"), whose address is **3560 PENTAGON BLVD, BEAVERCREEK, OH 45431**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JANUARY 4, 2018** and recorded on **JANUARY 16, 2018** in **INSTRUMENT NO. 1801615071**, 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

3519 W WALNUT ST, CHICAGO, ILLINOIS 60624
(Property Address)

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the real property described is located in **COOK COUNTY, ILLINOIS** and 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, **JANUARY 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$193,842.97**, 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. **\$769.64**.
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 **3.1250%**, from **JANUARY 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$877.92**, beginning on the **1ST** day of **FEBRUARY, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2048** (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.
3. If all or any part of the Property or any interest in it 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 the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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. 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

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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.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.

X Robert M. Jones
Borrower: ROBERT M. JONES

1/18/2021
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on January 18, 2021 (date) by

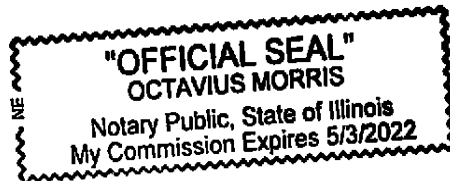
ROBERT M. JONES (name/s of person/s acknowledged).

Octavius Morris
Notary Public

(Seal)

Printed Name: Octavius Morris

My Commission expires:
5/3/2022



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In Witness Whereof, the Lender has executed this Agreement.

MYCUMORTGAGE, LLC

By *Tonya M. Coon*
Tonya M. Coon (print name)
President (title)

1/26/2021
Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

State of Ohio

County of Greene

The foregoing instrument was acknowledged before me this 01-26-2021
(date) by Tonya M. Coon, the President of
MYCUMORTGAGE, LLC, a company, on behalf of the company

Austin M. Mitchell
Notary Public

Printed Name: Austin M. Mitchell
My commission expires: 08-22-2022

MYCUMORTGAGE, LLC
3560 PENTAGON BLVD
BEAVERCREEK, OH 45431



AUSTIN M MITCHELL
NOTARY PUBLIC
STATE OF OHIO
Comm. Expires
08-22-2022

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EXHIBIT A

BORROWER(S): ROBERT M. JONES, UNMARRIED

LOAN NUMBER: 0093451131

LEGAL DESCRIPTION:

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

LOT 59 IN JOHN B. DRAKE'S SUBDIVISION OF THE WEST 1/4 OF THE SOUTHEAST 1/4 LYING NORTH OF LAKE STREET AND SOUTH OF THE RAILROAD (EXCEPT THE WEST 5.54 CHAINS THEREOF) OF SECTION 11, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

16-11-409-013-0000

ALSO KNOWN AS: 3519 W WALNUT ST, CHICAGO, ILLINOIS 60624