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Doc#. 2106320178 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/04/2021 10:09 AM Pg: 1 of 6

IL SMS No 579175167 MOD

This document prepared by:

Nicole Harwood

Shellpoint Mortgage Servicing

55 Beattie Place Suite 110 (MS 157)

Greenville, SC 29601

Telephone: 866-825-2174

_____[Space Above This Line For Recording Data]_____

Modification Agreement

Document Date: 12/17/2020

Original Mortgagor: KALPASH KANT

Address: 9019 KEATING AVE, Skokie, IL, 60076 (Cook County) Primary Residence

Original Mortgagee: Countrywide Home Loans Inc

Present Holder of the Note and Lien: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Holder's Address: c/o NewRez LLC D/B/A Shellpoint Mortgage Servicing

55 Beattie Place Suite 110 Greenville, SC 29601 (Greenville County)

Original Loan Amount: \$200,800

Current Unpaid Balance: \$128,727.48

New Money (Intangible Amount): \$5,135.73

New Unpaid Balance: \$133,863.21

Original Mortgage Recorded on 2/28/2005, Instrument #: 0505902216, Book: N/A, Page: N.A

Parcel #: 10-15-309-076-0000

Legal Description: LOTS 2 AND 3 TAKEN AS TRACT (EXCEPT THE SOUTHEASTERLY 85.09 FEET THEREOF) AS MEASURED ON THE NORTHEASTERLY LINE OF SAID LOT 2, IN BLOCK 1, IN SECOND ADDITION TO THE BRONX, A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Upon recording return to:
 Shellpoint Mortgage Servicing
 75 Beattie Place Suite 300 (MS 157)
 Greenville, SC 29601
 Loan Number: 0579175167

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MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), dated 12/17/2020 between KALPASH KANT ("Borrower"), and NewRez LLC d/b/a Shellpoint Mortgage Servicing ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated : 2005-02-15 and recorded in page(s) Instrument# 0505902216 of the Cook County Recorder 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 9019 KEATING AVE ,SKOKIE, IL 60076.

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 2/1/2021, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$133,863.21, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. The Maturity date is 1/1/2061.
2. Interest at the rate of 3.125% will begin to accrue on the New Principal Balance as of 1/1/2021 and the first new monthly payment on the New Principal Balance will be due on 2/1/2021. My payment schedule for the modified Loan is as follows:

Number of Monthly Payments	Interest Rate	Interest Rate Change Date	Montly Principal and Interest Payment Amount	Estimated Montly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On
480	3.125%	1/1/2021	\$488.90	\$526.88, may adjust periodically	\$1,015.78	2/1/2021

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 2 shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable, step or simple interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest being added to the outstanding principal balance.

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.

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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; 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. 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

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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.

- (g) 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.

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Space Below this Line for Individual Acknowledgement

K. Kant Kalpesh Kant (Seal) Jan 5th 2021 (Date)
KALPASH KANT

Signed, acknowledged and delivered in the presence of:

Witness _____ (Seal)

Witness _____ (Seal)

State of IL

County of Cook

I certify that the following person(s) Kalpash Kant and JAN, 2021, and [] I have personal knowledge of the identity of the principal(s), I have seen satisfactory evidence of the principal's identity, by a current state or federal identification evidence of the principal's identity photograph in the form of a LICENSE, or [] credible witness has sworn to the identity of the principal(s); each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated:

Witness my hand and official seal, this 05 day of JAN, 2021.

Notary Signature Edmund Beazley Jr (Seal)

Witness _____ (Seal)

Typed/Printed Name: Edmund J. Beazley Jr (Official Seal)

Notary Public, State of: IL

(VA Notaries) Reg. No.: _____

My Commission Expires: 3/10/2024



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Space Below this Line for Corporate Acknowledgement

NewRez LLC d/b/a Shellpoint Mortgage Servicing

Authorized Signer (Lender) [Signature] (Seal)

Printed Name/Title Nneka Joyner, Fulfillment Specialist

Signed, acknowledged and delivered in the presence of:

Witness [Signature] Sandra Hagler (Seal)
Witness _____ (Seal)

State of SC
County of GN

I certify Nneka Joyner personally appeared before me this 8 day of Jan, 2021 and acknowledged that he or she is an authorized signer for NewRez LLC d/b/a Shellpoint Mortgage Servicing. I have personal knowledge of the identity of said officer, acknowledging to me that he or she voluntarily signed the foregoing document on behalf of the corporation for the purposes stated therein and in the capacity indicated.

Witness my hand and official seal, this 8 day of Jan, 2021.

Notary Signature [Signature] (Seal)

Witness [Signature] Sandra Hagler (Seal)

Typed/Printed Name: Philip B Brown (Official Seal)
Notary Public, State of: _____
(VA Notaries) Reg. No.: _____
My Commission Expires: _____

