

# UNOFFICIAL COPY

Doc#: 2135146019 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 12/17/2021 09:26 AM Pg: 1 of 5

After recording please mail to:  
Specialized Loan Servicing LLC

6200 S. Quebec Street  
Greenwood Village, CO 80111

This instrument was prepared by:  
Specialized Loan Servicing LLC  
6200 S. Quebec Street  
Greenwood Village, CO 80111

Permanent Index Number: 25-30-112-045-0000

[Space Above This Line For Recording Data]

Loan No.: 1018689252  
FHA/VA Case No.: 1318398425729

## AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE

This Agreement for Modification, Reamortization, or Extension of a Mortgage ("Agreement"), made this 8th day of November, 2021, between ELOISE MCKEE ("Borrower") and SPECIALIZED LOAN SERVICING LLC AS ATTORNEY IN FACT FOR GSMP S MORTGAGE LOAN TRUST 2004-3, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated September 26, 1996, in the original principal sum of U.S. Eighty Five Thousand Six Hundred Twenty Four and 00/100ths (\$85,624.00) and recorded on October 7, 1996 in Book or Liber N/A, at page(s) N/A (or as Instrument No. 96-763453), of the Official Records of Cook County, (2) the Note, bearing the same date as, and secured by, the Security Instrument, and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Mortgage," and the Mortgage covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

2254 W 120TH PL, BLUE ISLAND, IL 60406,

(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 Mortgage):

1. Under the terms of the Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of U.S. \$28,750.33 of principal, \$1,110.66 of interest thereon, \$4,387.93 of



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escrow advances, \$0.00 admin fees, \$0.00 corporate advances, \$2,630.83 of corporate advances made by the Lender thereunder, and U.S. \$0.00 of interest on such advances, aggregating a total sum of U.S. \$36,879.75 for which amount the Borrower is indebted to the Lender under the Mortgage.

2. Lender has accepted or will hereby accept from the Borrower the sum of U.S. \$0.00, which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S. \$0.00, which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
3. The amounts provided by Borrower as described in paragraph 2 will be applied to reduce and re-amortize the Interest Bearing Principal Balance, which after such application is U.S. \$36,879.75 ("New Interest Bearing Principal Balance"). Borrower promises to pay Lender the New Interest Bearing Principal Balance plus interest, in accordance with the following payment schedule

Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	New Payment Begins On	Number of Monthly Payments
3.125%	12/01/2021	\$157.98	\$516.11 may adjust periodically	\$674.09 may adjust periodically	01/01/2022	360

If on December 1, 2051 ("Maturity Date"), Borrower still owes amounts under the Mortgage as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

4. 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 Mortgage.

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 Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on Borrower.

5. Borrower also will comply with all other covenants, agreements, and requirements of the Mortgage, 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 Mortgage.
6. Borrower understands and agrees that:
  - (a) All the rights and remedies, stipulations, and conditions contained in the Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of the modified payments hereunder.



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- (b) All covenants, agreements, stipulations, and conditions in the Mortgage, shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Mortgage 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 Mortgage, 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 Mortgage 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 Mortgage.
- (d) 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 Borrower.

Eloise McKee (Seal)  
 ELOISE MCKEE -Borrower  
 [Printed Name]

\_\_\_\_\_ (Seal)  
 -Borrower  
 [Printed Name]

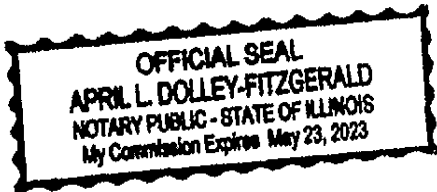
\_\_\_\_\_ (Seal)  
 -Borrower  
 [Printed Name]

\_\_\_\_\_ (Seal)  
 -Borrower  
 [Printed Name]

### ACKNOWLEDGMENT

State of Illinois §  
 County of Cook §  
 §

The foregoing instrument was acknowledged before me this Nov. 28, 2021 by ELOISE MCKEE.



April L. Dolley-Fitzgerald  
 Signature of Person Taking Acknowledgment  
April L. Dolley-Fitzgerald  
 Printed Name  
Notary Public  
 Title or Rank

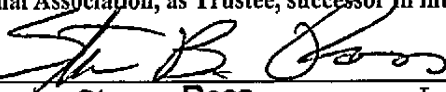
(Seal)

Serial Number, if any: 895216



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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
Specialized Loan Servicing LLC as attorney in fact for GSMPS Mortgage Loan Trust 2004-3, U.S. Bank  
National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee

By:  **Steven Ross** -Lender Date of Lender's Signature DEC 03 2021  
Second Assistant VP

### ACKNOWLEDGMENT

State of Colorado §  
County of Arapahoe §  
§

DEC 03 2021

This record was acknowledged before me on Steven Ross, as Second Assistant VP by Specialized Loan Servicing LLC as attorney in fact for GSMPS Mortgage Loan Trust 2004-3, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee of SPECIALIZED LOAN BANK, NATIONAL ASSOCIATION, AS TRUSTEE a Delaware Corporation, on behalf of the Corporation.

**DEREK BERNHARD**  
**NOTARY PUBLIC**  
**STATE OF COLORADO**  
**NOTARY ID 20214019716**  
**MY COMMISSION EXPIRES 05/19/2025**

  
Signature of Notarial Officer

Notary Public  
Title of Officer

My Commission Expires: 5/19/25

(Stamp)



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## EXHIBIT A

**BORROWER(S): ELOISE MCKEE**

**LOAN NUMBER: 1018689252**

**LEGAL DESCRIPTION:**

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

**LOT 25 ( EXCEPT THE WEST 7 FEET THEREOF) THE WEST 17 FEET 6 INCHES OF LOT 26 IN BLOCK 5 IN PETERSON'S SUBDIVISION OF LOT 3, THE SOUTH 33 FEET OF LOT 2 AND THE NORTH 33 FEET OF LOT 4 ALL IN SOUTH WASHINGTON HEIGHTS SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. P.I.N.#25-30-112045**

**WHICH HAS THE ADDRESS OF 2254 W. 120TH PLACE, BLUE ISLAND ILLINOIS 60406**

**Permanent Index Number: 25-30-112-045-0000**

**ALSO KNOWN AS: 2254 W 120TH PL, BLUE ISLAND, IL 60406**



\* 1 0 1 8 6 8 9 2 5 2 \*