Doc#. 2204646294 Fee: \$98.00

Karen A. Yarbrough Cook County Clerk

Date: 02/15/2022 03:24 PM Pg: 1 of 7

This Document Prepared By:
CHRISTINA CP.OMPSON
CARRINGTON 14CPTGAGE SERVICES, LLC
CARRINGTON DCCVMENT SERVICES
ANAHEIM, CA 92806
1-866-874-5860

When Recorded Mail To:

CARRINGTON MORTGAGE SEPVICES, LLC
C/O LOSS MITIGATION POST CLOSING DEPARTMENT
1600 SOUTH DOUGLASS ROAD, SUITE 200A
ANAHEIM, CA 92806

Tax/Parcel #: 32-28-203-020-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$120,480.00 Unpaid Principal Amount: \$128,789.70 New Principal Amount: \$134,522.66

New Money (Cap): \$5,732.96

FHA/VA/RHS Case No: FR1373188452703 Loan No: 7000293816

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 24TH day of J NUARY, 2022, between EMETERIO REYES JR AND MARTHA L REYES, HUSBAND AND WIFE NOT AS JOINT TENANTS AND NOT AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY ("Borrower"), whose address is 343 22ND ST, CHICAGO HEIGHTS, ILLINOIS 6741 and WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF JUNIPER MORTGAGE LOAN TRUST A BY CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND ATTORNEY IN FACT ("Lender"), whose address is 1600 SOUTH DOUGLASS ROAD, SUITE 200A, ANAHEIM, CA 92806 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated FEBRUARY 17, 2005 and recorded on MARCH 14, 2005 in INSTRUMENT NO. 0507349245, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$120,480.00,

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 343 22ND ST, CHICAGO HEIGHTS, ILLINOIS 60411

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 (notwins tuding anything to the contrary contained in the Note or Security Instrument):

- 1. As of, FEPAUARY 1, 2022 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Extract") is U.S. \$134,522.66, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. \$5,732.96 and other amounts capitalized, which is limited to escrows and any reput fees and related foreclosure costs that may have been accrued for work completed. This Unpaid Principal Balance has been reduced by the HUD Partial Claim amount of \$8,674.04.
- 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 3.2500%, from FEBRUARY 1, 2022. The yearly rate of 3.2500% will remain it. effect until principal and interest are paid in full.
 - Borrower promises to make the total modified monthly mortgage payment of U.S. \$1,273.92, beginning on the 1ST day of MARCH, 2022, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. Borrower's payment consists of payments for principal and interest of U.S. \$585.46, plus payments for property taxes, hazar I insurance, and any other permissible escrow items of US \$688.46. Borrower understands that the modified monthly mortgage payment is subject to change if there is an increase or decrease in property taxes, insurance, or any other permissible escrow items. The escrow payments may be adjusted periodically in accordance with applicable law and therefore the total monthly payment may change accordingly. If on FEBRUALY 1, 2052 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, at amonded 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 (c. 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

7000293816

- (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 is currently subject to the protections of any automatic stay in bankruptcy, or have obtained a discharge in bankruptcy proceeding without reaffirming the mortgage loan debt, nothing in this Agreement or any other document executed in connection with this Agreement shall be construed as an attempt by Lender to impose personal liability under the Note and Deed of Trust Mortgage and Promissory Note/Partial Claims Mortgage. In such case, this Agreement is entered into in the ordinary course of business between the Lender and the Borrower in lieu of pursuit of in rem relief to enforce the lien. This Agreement does not revive the Borrower's personal liability and the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage, nor is it an attempt to collect, recover or offset any such debt as a personal liability of Borrower under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage.
- 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 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 on er documents or papers as may be necessary to effectuate the terms and conditions of this Agreement wolch, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- 8. Borrower agrees that any costs, fees and/or expenses incurred in connection with servicing the loan that may be legally charged to the account, but have not been charged to the account as of the Modification Effective Date, may be charged to the account at a later date and shall be the Borrower's responsibility to pay in full. For example, if the loan is in foreclosure there may be foreclosure fees and costs that have been incurred but not yet assessed to the account as of the date the Modification Effective Date; Borrower will remain liable for any such costs, fees and/or expenses.



In Witness Whereof, I have executed this Agreement.	2.5.22
-and My	
Borrower: EMETERIO REYES JR	Date
Mottle 1 Keyl	ひ-5.2.7 .
Borrower: MARTHA L REYES	Date
[Space Below This Line for Acknowledgmen	ts]
BORKO WER ACKNOWLEDGMENT	
State of 11 LINOIS	
State of 11 201015	
Country of Control of	,
County of	,
	1 2/20
This instrument was acknowledged before me on 5 february	in prod
(date) by EME/TERIO PEYES JR, MARTHA L REYES (name/s	s of person/s
acknowledged).	
Notar Public	
(Seal)	
Printed Name:	
My Commission expires:	
My Commission expires:	

OFFICIAL SEAL
LORENA BRAVO
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES AUG. 09, 2023

In Witness Whereof, the Lender has executed this Agreement.

FACT			FEB 1 0 2022	
By	(print nar	ne)	Date	
ildo Sanchez, Director, Los	Mitigation (title)			
ngton Mor (garje Services,	LLC, Attorney in Fact [Space Below This Lin	e for Acknowledgments]		
LENDER & CKNO				_
A notary public or o	Ler officer completing t	his certificate verifies	s only the identity of the	,
individual who sign	the document to whic	h this certificate is at	tached, and not the	
truthfulness, accurac	y, or validity of that doc	ument.		
		SEE ATTACHED	· -	
State of				
County of				
On	hefore me		Notary	7
Public, personally a	peored	7	, who proved to me or	1
the basis of entirfact	ory evidence to be the pa	rron(e) whose name		
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instrument.				
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WITNESS my hand	and official seal.		9,	
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Signature	ure of Notary Public	<u></u>	Ogg	(S

2204646294 Page: 6 of 7

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other office completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

DESCRIPTION OF THE ATTACHED DOCUMENT Title or description of attached document to winded of the description of attached document to the description of attached document of the description of attached docum	State of California	}	
On 2/10/2022 before me, MARK M. CASTILLO ((litre unsert name and trife of the officer) DSBALDO SANCHEZ who proved to me on the pagis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/ner/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/ner/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJUKY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal WITNESS my hand and official seal WITNESS my hand official seal MOTORY Public Signature MARK M. CASTILLO (Notary Public Signature MARK M. CASTILLO INSTRUCTIONS FOR COMPLETING THIS FORM This form compile with current California statutes regarding notary wording and, if related, should be completed and attached to the document. Acknowledge-wast from other states may be completed for documents being sent to into state on long as the wording does not require the California notary like. (Title or description of attached document continued) Number of Pages Document Date (Title or description of attached document continued) Number of Pages Document Date (Title or description of attached document continued) Number of Pages Document Date (Title or description of attached document continued) Number of Pages Document Date (Title or description of attached document continued) Number of Pages Document Date (Title or description of attached document continued) Number of pages and the intervention of a state declared and pages with his or her commission fellowed by a comma and then you title (nonne) for the county which is not her to e	County of Orange	}	
who proved to me on the pasis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal. WITNESS my hand and official seal. ADDITIONAL OPTIONAL INFORMATION DESCRIPTION OF THE ATTACHED DOCUMENT (Notary Public Signature MARK M. CASTILLO INSTRUCTIONS FOR COMPLETING THIS FORM This form compile with current California statutes regarding notary wording and, if media should be completed and attached to the document. Acknowledge that is fail at the sea of as the wording does not require the California notary is violated. California notary is violated to complete the country information and as the wording does not require the California notary is violated. California notary is violated to the document signe(s) personally appeared before the notary public for skewnedgement. Capacity CLAIMED by THE SIGNER Individual(s) Corporate Officer Paynter(s) (Title) Paynter(s)	*	MARK M. CASTILLO	NOTARY PUBLIC
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is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary) Trustee(s) is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary) Securely attach this document to the signed document with a staple.	Title or description of attached document) (Title or description of attached document continue Number of Pages Document Date CAPACITY CLAIMED BY THE SIGNE Individual(s) Corporate Officer (Title) Partner(s) Attorney-in-Fact	This form complies with current California and, if needed, should be condocument. Acknowled grants from othe documents being sent to that state so it require the California notary a violate. State and County information acts the document signer(s) personally up acknowledgment. Date of notarization must be the date which must also be the same date the The notary public must print his or he commission followed by a comma an Print the name(s) of document signer of notarization. Indicate the correct singular or plural (i.e. he/she/khey, is/are) or circling the indicate this information may lead to The notary seal impression must be c reproducible. Impression must be c reproducible. Impression must not cosmudges, re-seal if a sufficient area p acknowledgment form. Signature of the notary public must noffice of the county clerk Additional information is not requacknowledgment is not misused and Indicate title or type of attached to he indicate the capacity claimed by is a corporate officer, indicate the	fornia statutes regarding notary inpleted and attached to the ner states may be completed for long as the wording does not the California notary law. It be the State and County where peared before the notary public for that the signer(s) personally appeared acknowledge generation is completed. The signer will be suppear at the time of then your title (notary public). If orms by crossing off incorrect forms by crossing off incorrect forms be correct forms. Failure to correctly rejection of document recording elear and photographically over text or lines. If seal impression permits, otherwise complete a different match the signature on file with the quired but could help to ensure this or attached to a different document, number of pages and date, the signer. If the claimed capacity etitle (i.e. CEO, CFO, Secretary)
OrderiD-4541	/ - Other		OrderiD-45417

2015 Version

2204646294 Page: 7 of 7

UNOFFICIAL COPY

EXHIBIT A

BORROWER(S): EMETERIO REYES JR AND MARTHA L REYES, HUSBAND AND WIFE, NOT AS JOINT TENANTS AND NOT AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY

LOAN NUMBER: 7000293816

LEGAL DESCRIPTION:

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

LOTS 42, 43 AND 44 'N BLOCK 228 IN CHICAGO HEIGHTS, IN THE NORTH ½ OF THE NORTHEAST ¼ OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 343 22ND ST, CYNCAGO HEIGHTS, ILLINOIS 60411

