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Doc#. 2206107393 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/02/2022 12:03 PM Pg: 1 of 6

This Document Prepared By:
ARMANDO QUINTERO
FLAGSTAR BANK, FSB
FAY 1601 LBJ FREEWAY
SUITE 150 FARMERS BRANCH, TX 75234
800-393-4887

When Recorded Mail To:
FIRST AMERICAN TITLE
ATTN: JAVIER TONY VARGAS
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

Tax/Parcel #: 18-01-106-007-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$280,532.00

**FHA/VA/RHS Case No.:703 137-
9248939**

Unpaid Principal Amount: \$257,715.87

Loan No: 0504775947

New Principal Amount: \$259,919.82

New Money (Cap): \$2,203.95

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **9TH** day of **DECEMBER, 2021**, between **AMY A. PRENSKAS** ("Borrower"), whose address is **3945 GAGE AVE, LYONS, ILLINOIS 60534** and **FLAGSTAR BANK, FSB** ("Lender"),

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whose address is **FAY 1601 LBJ FREEWAY, SUITE 150 FARMERS BRANCH, TX 75234**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **SEPTEMBER 25, 2017** and recorded on **OCTOBER 3, 2017** in **INSTRUMENT NO. 1727617048**, 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

3945 GAGE AVE, LYONS, ILLINOIS 60534
(Property Address)

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, **DECEMBER 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$259,919.82**, 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. **\$2,203.95**.
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 **DECEMBER 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,113.43**, beginning on the **1ST** day of **JANUARY, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 1, 2051** (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

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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 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.

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In Witness Whereof, I have executed this Agreement.

Amy Preuskas
Borrower: **AMY A. PRENSKAS** 2/8/22
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on 2/8/2022
(date) by AMY A. PRENSKAS (name/s of person/s acknowledged).

[Signature]
Notary Public

(Seal)
Printed Name: Janet Haro



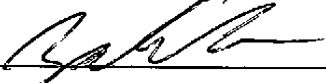
My Commission expires:
Oct 15, 2022



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In Witness Whereof, the Lender has executed this Agreement.

FLAGSTAR BANK, FSB

By  Zachariah Scales 2-16-22
 (print name) Vice President Date
 (title)

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

STATE OF California

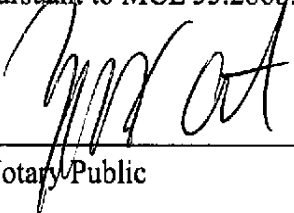
COUNTY OF Orange

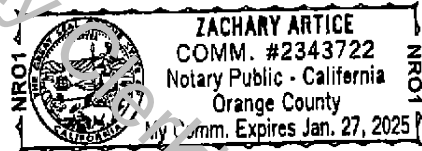
The foregoing instrument was acknowledged before me this 2-16-22

by Zachariah Scales, the VP of

FLAGSTAR BANK, FSB, a company, on behalf of said company.

_____ This document was notarized using a remote notarization electronic platform pursuant to MCL 55.286b.


 Notary Public



Printed Name: Zachary Artice
 My commission expires: 01-27-25

Drafted By:
FLAGSTAR BANK, FSB
FAY 1601 LBJ FREEWAY
SUITE 150 FARMERS BRANCH, TX 75234



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EXHIBIT A

BORROWER(S): AMY A. PRENSKAS

LOAN NUMBER: 0504775947

LEGAL DESCRIPTION:

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

THE SOUTH 50 FEET OF THE NORTH 161.96 FEET OF THE WEST 175 FEET OF THAT PART OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 38, NORTH RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF AND ADJOINING THE EAST LINE OF THE ALLEY EAST OF AND ADJOINING LOTS 30 TO 39 INCLUSIVE IN THE SUBDIVISION BY DAVID A. GAGE RECORDED SEPTEMBER 15, 1868 IN BLOCK 167 OF MAPS, PAGE 99 AND SOUTH OF THE NORTH LINE EXTENDED EAST OF THE ALLEY NORTH OF AND ADJOINING LOT 39 IN GAGE'S SUBDIVISION AFORESAID, EXCEPT THAT PART THEREOF CONVEYED TO GOTTLIEB GATZ AND SUSAN GATZ BY WARRANTY DEED RECORDED APRIL 22, 1907 IN BOOK 9762 PAGE 447 AS DOCUMENT 5334076 AND EXCEPT THAT PART THEREOF CONVEYED TO GEORGE ANDEL

AND BARBARA ANDEL BY WARRANTY DEED RECORDED SEPTEMBER 12, 1921 AS DOCUMENT 7263300 IN BOOK 17114 PAGE 157 IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 3945 GAGE AVE, LYONS, ILLINOIS 60534