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Doc#. 2207420093 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/15/2022 08:14 AM Pg: 1 of 7

After Recording Return To:
CoreLogic SolEx
1625 NW 136th Ave, Ste E100
Sunrise, FL 33323

This Document Prepared By:
Daniel Torrez
Home Point
11511 LUNA RD
FARMERS BRANCH, TX 75234

Parcel ID Number: 17 08-129-014-0000

[Space Above This Line For Recording Data] _____
Original Recording Date: **January 15, 2020** Loan No: **7000290569**
Original Loan Amount: **\$484,350.00** MIN Number: **100661190003610380**
New Money: **\$39,302.16**

LOAN MODIFICATION AGREEMENT (Providing For Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 7th day of February, 2022, between **ZHOUHAO CUI** ("Borrower") and **Home Point Financial Corporation, whose address is 11511 LUNA RD SUITE 200, FARMERS BRANCH, TX 75234** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **January 09, 2020** and recorded in **Instrument No: 2001557102** and recorded on **January 15, 2020**, of the Official Records of **COOK County, IL** 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 **1218 W GRAND AVE, CHICAGO, IL 60642**,
(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 Note or Security Instrument):

1. As of **February 1, 2022**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$520,720.42**, consisting of the unpaid amount(s) loaned to



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Borrower by Lender plus any interest and other amounts capitalized.

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 **2.875%**, from **February 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,826.78**, 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. The yearly rate of **2.875%** will remain in effect until principal and interest are paid in full. If on **February 1, 2062** (the "Maturity Date"), 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 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.

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



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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 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.

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.

By checking this box, Borrower also consents to being contacted by text messaging [].

- (g) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 675-MERS.



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6. This Agreement modifies an obligation secured by an existing security instrument recorded in COOK County, IL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$481,418.26. The principal balance secured by the existing security instrument as a result of this Agreement is \$520,720.42, which amount represents the excess of the unpaid principal balance of this original obligation.

In Witness Whereof, the Lender and I have executed this Agreement.

Zhouhao Cui
ZHOUHAO CUI - Borrower

Date: Feb 11th 2022

_____[Space Below This Line For Acknowledgments]_____

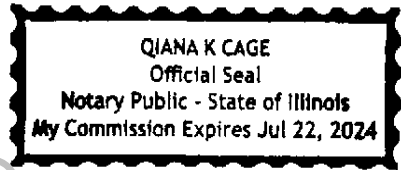
State of Illinois

County of Cook

The foregoing instrument was acknowledged before me, a Notary Public on

February 11, 2022 by ZHOUHAO CUI.

Qiana K Cage
(Signature of person taking acknowledgment)



My Commission Expires on 7-22-2024
Origination Company: **Home Point Financial Corporation**
NMLSR ID: 7706



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Home Point Financial Corporation

By: [Signature] (Seal) - Lender

Name: WALTER MABREY II

Title: Director

3-2-2022 Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TEXAS

County of DALLAS

Before me Juan E. Muniz, Notary (name/title of officer) on this day personally appeared

WALTER MABREY II, the Director of Home Point Financial Corporation.

known to me (or proved to me on the oath of _____ or through PERSONALLY KNOWN (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

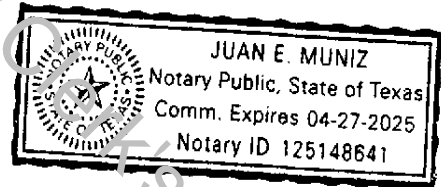
Given under my hand and seal of office this 1 day of March, A.D., 2022

Signature of Officer

Juan E. Muniz
Notary Public

Title of Officer

My Commission expires : APR 27 2025



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Walter Mabrey II
Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Name: WALTER MABREY II

Title: **Assistant Secretary**

_____[Space Below This Line For Acknowledgments]_____

The State of TEXAS

County of DALLAS

Before me Juan E Muniz, Notary (name/title of officer) on this day personally appeared

WALTER MABREY II, the Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

known to me (or proved to me on the oath of _____ or through PERSONALLY KNOWN (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this March day of 2022, A.D.

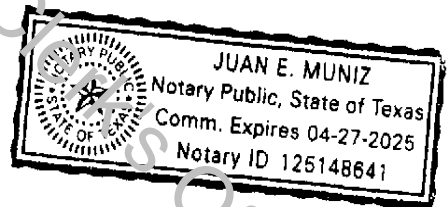
Signature of Officer

Notary Public

APR 27 2025

Title of Officer

My Commission expires : _____



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Exhibit "A"

Loan Number: 7500290569

Property Address: 1218 W GRAND AVE, CHICAGO, IL 60642

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS: LOT 76 IN BLOCK 3 IN HAMELETONS SUBDIVISION OF LOT E IN THE CIRCUIT COURT PARTITION OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.



* 7 0 0 0 2 9 0 5 6 9 *

12338 06/18 Exhibit A Legal Description Attachment



* 4 0 7 3 5 + 3 8 *

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