



2216546075

After Recording Return To:

Prepared By: Michael Rados
US Bank Home Mtg

Attn: Final Docs

221 W Cherry St

Nevada, MO 64772

Doc# 2216546075 Fee \$93.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 06/14/2022 02:28 PM PG: 1 OF 5

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Loan No. 2201392695

Prepared By: Michael Rados

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 20th day of January, 2022, between Kenneth J Sellak, a single man ("Borrower") and U.S. Bank National Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated December 27, 2021 and recorded in Book or Liber N/A, at page(s) N/A, Document No. 2204139278 of the Land Cook County, Illinois

(Name of Records)

(County and State, or other Jurisdiction)

and (2) the fixed rate note (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

12643 S Escanaba Ave, Chicago, IL 60633

(Property Address)

the real property described being set forth as follows: See Exhibit 'A' Attached Hereto

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 27, 2021, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 129,500.00, consisting of the unpaid amount(s) loaned to 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 3.990 %. Borrower promises to make monthly payments of principal and interest of U.S. \$ 617.51, beginning on the 1st day of February, 2022, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2052 (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.

S Y
P 5
S Y
M Y
SC Y
E Y
INT EK

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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 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.


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- (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

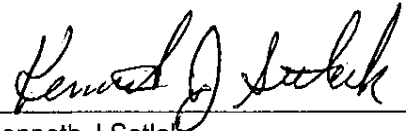
U.S. Bank Officer / Name and Title

 (Seal)
 (Signature) Magnus Diabe -Lender

MAGNUS DIABE, officer
 (Print)

2-1-2022
 (Date)

U.S. BANK NATIONAL ASSOCIATION
 9380 EXCELSIOR BLVD
 HOPKINS, MN 55343

 (Seal)
 Kenneth J Setlak -Borrower

(Seal)
 -Borrower

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[Space Below This Line for Acknowledgments]

Acknowledgement (BORROWER)

State of IL

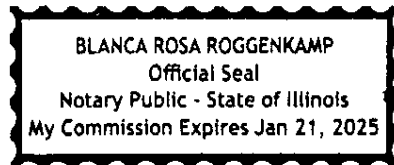
County of COOK

This instrument was acknowledged before me on January 27, 2022 by

Kenneth J Setlak

Blanca Roggenkamp
Notary Public

Blanca Roggenkamp
(Print Name)



My commission expires: January 21, 2025

[THIS SECTION TO BE COMPLETED BY THE LENDER]

Acknowledgment (LENDER)

State of Minnesota

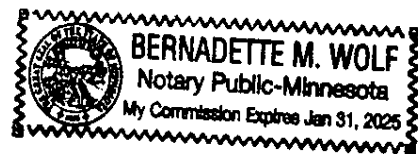
County of Hennepin

This instrument was acknowledged before me on 02/01/2022 by Magnus Diabe

as an Officer of U.S. Bank NA.

Bernadette M. Wolf
Notary Public

Bernadette M. Wolf
(Print Name)



My commission expires: 01/31/2025

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EXHIBIT A

LOTS 22, 23, 24 AND 25 IN FORD HEGEWISCH SECOND ADDITION TO CHICAGO, BEING A SUBDIVISION OF BLOCKS 1, 2, 3, 4 (EXCEPT THE RIGHT OF WAY OF THE CALUMET WESTERN RAILROAD COMPANY) IN THE SUBDIVISION OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property address: 12643 South Escanaba Avenue, Chicago, IL 60633
Tax Number: 26-30-305-011-0000

Property address: 12643 South Escanaba Avenue, Chicago, IL 60633
Tax Number: 26-30-305-012-0000

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Tax Number: 26-30-305-040-0000

Property address: 12643 South Escanaba Avenue, Chicago, IL 60633
Tax Number: 26-30-305-041-0000

Property of Cook County Clerk's Office