

# UNOFFICIAL COPY

Doc#: 2219406261 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 07/13/2022 11:35 AM Pg: 1 of 2

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FIDELITY NATIONAL TITLE

Ch 22 010806

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## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 17<sup>th</sup> day of MAY, 2022, between Guadalupe Lombardi and Cinthya Hernandez ("Borrowers") and Everardo Reyes ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated July 27<sup>th</sup>, 2018 and recorded July 30<sup>th</sup>, 2018, as Document 1821134050, of the Records of

Cook County, Illinois and (2) the Note, bearing the same date as, and secured by, the (County and State, or other Jurisdiction) Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

2861 W. Cermak, Chicago, Illinois, 60623  
(Property Address)

the real property described being set forth as follows:

LOT 9 IN BLOCK 1 IN SUBDIVISION OF THAT PART OF LOT 2 LYING EAST OF BOULEVARD AND OF THE WEST 1/2 OF THE WEST HALF OF THE EAST 2/3 OF LOT 4 (EXCEPT THAT PART TAKEN FOR BOULEVARD) IN THE PARTITION OF THE EAST 48 ACRES OF THE NORTH 96 ACRES OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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. Borrowers and Lender agree that Cinthya Hernandez shall be released from the previously executed Security Instrument specified above. The rights and obligations of Guadalupe Lombardi under the Security Instrument shall remain in full force.
2. 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

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he shall 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 impact, 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 notification or release in whole or in part of the Note and Security Instrument except as expressly specified above.

(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 stated 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 have to the debt, executor, administrators, and assigns of the Borrower.

*Ernesta Rayner*  
Borrower

*[Signature]*  
Purchase Lender  
(Seal)  
Borrower

By: \_\_\_\_\_  
5/17/2022  
Date of Lender's Signature

*[Signature]*  
JESSICA POPPERT  
Official Seal  
Notary Public - State of Illinois  
My Commission Expires Feb 26, 2023

*Jessica Poppert* 5/17/2022

(Space Below This Line For Agent's Signature)

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