

# UNOFFICIAL COPY

Doc#: 2231846024 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 11/14/2022 09:39 AM Pg: 1 of 7

This Document Prepared By:  
**KERRIE BRUSS**  
**MIDFIRST BANK, A FEDERALLY CHARTERED**  
**SAVINGS ASSOCIATION**  
**501 N.W. GRAND BLVD**  
**OKLAHOMA CITY, OK 73118**

When recorded mail to: 14042549  
FAMS-DTO Rec   
3 First American Way  
Santa Ana, CA 92707  
MIDLAND | 1348.10 | PR DOCS  
A-L DUBOSE | E-Record

Tax/Parcel #: 25-08-306-004-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$358,086.00  
Unpaid Principal Amount: \$347,400.71  
New Principal Amount: \$344,765.85  
New Money (Cap): \$0.00

VA Case No.: 282800900717  
MERS Mtn: 100853704003026732  
MERS Phone #: (588) 679-6377

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 15TH day of MARCH, 2022, between JERRILYNN DUBOSE AND ALFONSIA DUBOSE ("Borrower"), whose address is 10051 S. PROSPECT AVE, CHICAGO, ILLINOIS 60643 and MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION ("Lender"), whose address is 501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118, and Mortgage Electronic Registration Systems, Inc. ("MERS")

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("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JANUARY 10, 2019** and recorded on **JANUARY 24, 2019** in **INSTRUMENT NO. 1902447086**, 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

**10051 S. PROSPECT AVE, CHICAGO, ILLINOIS 60643**

(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, **APRIL 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is **U.S. \$344,765.85**, 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. \$0.00**.
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 **4.2500%**, from **APRIL 1, 2022**. The Borrower promises to make monthly payments of principal and interest of **U.S. \$ 1,696.04**, beginning on the **1ST** day of **MAY, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2052** (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 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

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- (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.
8. "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) 679-MERS.

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In Witness Whereof, I have executed this Agreement.

[Signature]  
Borrower: ALFONSLA DUBOSE

04 Apr 22  
Date

[Signature]  
Borrower: JERRILYNN DUBOSE

2-4-22  
Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

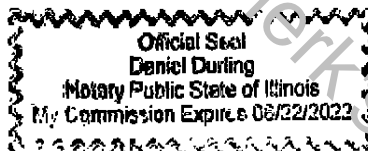
County of Cook

This instrument was acknowledged before me on April 4th, 2022  
(date) by ALFONSLA DUBOSE, JERRILYNN DUBOSE (name/s of person/s  
acknowledged).

[Signature]  
Notary Public  
(Seal)

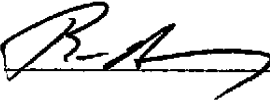
Printed Name: Deniel Durfing

My Commission expires:  
06/22/2022



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Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

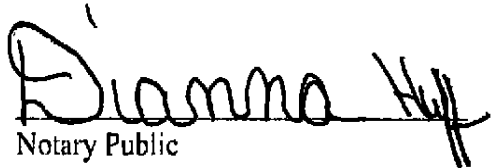
By 

NOV 01 2022  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

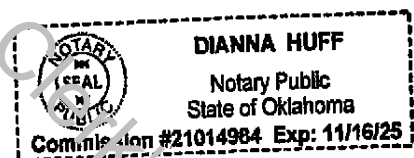
STATE OF OKLAHOMA COUNTY OF OKLAHOMA

The instrument was acknowledged before me this NOV 01 2022 by Blake Hendley, the VICE PRESIDENT of Mortgage Electronic Registration Systems, Inc., a \_\_\_\_\_, on behalf of said entity. *SH*

  
Notary Public

Printed Name: Dianna Huff

My commission expires: NOV 16 2025



**THIS DOCUMENT WAS PREPARED BY:**  
**KERRIE BRUSS**  
**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**  
**501 N.W. GRAND BLVD**  
**OKLAHOMA CITY, OK 73118**



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## EXHIBIT A

**BORROWER(S): JERRILYNN DUBOSE AND ALFONSIA DUBOSE**

**LOAN NUMBER: 58673830**

**LEGAL DESCRIPTION:**

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

**LOT 54 IN BLOCK 3 IN WASHINGTON HEIGHTS, ACCORDING TO MAP THEREOF FILED FOR RECORD IN RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS AND SITUATED IN THE WEST 1/2 OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 10051 S. PROSPECT AVE, CHICAGO, ILLINOIS 60643**