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Doc#. 2312508074 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 05/05/2023 10:31 AM Pg: 1 of 8

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

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: 19-13-312-006-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$110,854.00

FHA\VA Case No.: 1377956003703

Unpaid Principal Amount: \$92,137.65

MERS Min: 100196399006714198

New Principal Amount: \$80,804.39

MERS Phone #: (885) 679-6377

New Money (Cap): \$0.00

Property Address: 6019 S SACRAMENTO AVE, CHICAGO, ILLINOIS 60629

LOAN MODIFICATION AGREEMENT (MORTGAGE)

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This Loan Modification Agreement ("Agreement"), made this **28TH** day of **MARCH, 2023**, between **GUADALUPE REYES** ("Borrower"), whose address is **6019 S SACRAMENTO AVE, CHICAGO, IL 60629** 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") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MARCH 23, 2015** and recorded on **APRIL 2, 2015** in **INSTRUMENT NO. 1509222074**, 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

6019 S SACRAMENTO AVE, CHICAGO, ILLINOIS 60629

(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, 2023** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$80,804.39**, 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 **7.1250%**, from **APRIL 1, 2023**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **509.50**, beginning on the **1ST** day of **MAY, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2063** (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.

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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. **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

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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.

Property of Cook County Clerk's Office

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Guadalupe Reyes
Borrower: **GUADALUPE REYES**

4/3/2023
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT State of ILLINOIS

County of Cook

This instrument was acknowledged before me on 4/03/2023
(date) by **GUADALUPE REYES** (name/s of person/s acknowledged).

Javier Romero
Notary Public


(Seal)
Printed Name: Javier Romero

My Commission expires: 7/2/2025



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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  Ashleigh Johnson

Date APR 14 2023

[Space Below This Line for Acknowledgments]

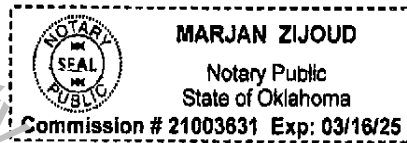
STATE OF Oklahoma COUNTY OF Oklahoma

The instrument was acknowledged before me this APR 14 2023 by Ashleigh Johnson, as Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.


Notary Public

Printed Name: Marjan Zijoud

My commission expires: MAR 16 2025



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

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In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

By MELISSA BUCK APR 14 2023
 (print name) Date
 Vice President (title)

_____[Space Below This Line for Acknowledgments]_____

STATE OF Oklahoma
 COUNTY OF Oklahoma

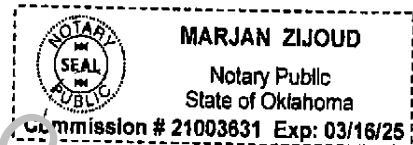
The instrument was acknowledged before me on APR 14 2023 (date)
 by MELISSA BUCK, as Vice President of

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.

Marjan Zijoud
 Notary Public

Printed Name: Marjan Zijoud

My commission expires: MAR 16 2025



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EXHIBIT A

BORROWER(S): GUADALUPE REYES

LOAN NUMBER: 58008599

LEGAL DESCRIPTION:

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

LOT 34 IN BLOCK 5, IN CODE AND MCKINNON'S 63RD STREET AND SACRAMENTO AVENUE SUBDIVISION OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 6019 S SACRAMENTO AVE, CHICAGO, ILLINOIS 60629