

UNOFFICIAL COPY

Doc#. 2319125170 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 07/10/2023 02:45 PM Pg: 1 of 8

This Document Prepared By:
ELAINA MARTINEZ
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 #: 30-17-302-026-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$162,011.00

FHA\VA Case No.: 1380904596703

Unpaid Principal Amount: \$122,234.67

MERS Min: 100153704005358216

New Principal Amount: \$128,422.71

MERS Phone #: (888) 679-6377

New Money (Cap): \$6,188.04

Property Address: 1003 HIRSCH BLVD, CALUMET CITY, ILLINOIS 60409

LOAN MODIFICATION AGREEMENT (MORTGAGE)



UNOFFICIAL COPY

This Loan Modification Agreement ("Agreement"), made this **13TH** day of **JUNE, 2023**, between **CHRISTOPHER D INGRAM** ("Borrower"), whose address is **1003 HIRSCH BLVD, CALUMET CITY, ILLINOIS 60409** 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 **OCTOBER 30, 2020** and recorded on **JANUARY 7, 2021** in **INSTRUMENT NO. 2100740077**, 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

1003 HIRSCH BLVD, CALUMET CITY, ILLINOIS 60409

(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, **JULY 1, 2023** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$128,427.71** 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. **\$6,188.04**.
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 **7.2500%**, from **JULY 1, 2023**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **821.48**, beginning on the **1ST** day of **AUGUST, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 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



UNOFFICIAL COPY

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. **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.



UNOFFICIAL COPY

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.

Property of Cook County Clerk's Office



UNOFFICIAL COPY

In Witness Whereof, I have executed this Agreement.

Chris D. Ingram
Borrower: **CHRISTOPHER D INGRAM**

06/27/2023
Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of ~~ILLINOIS~~ **INDIANA**

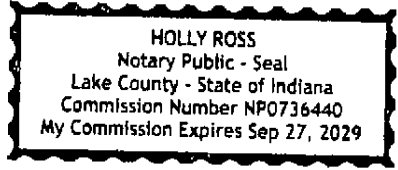
County of LAKE

This instrument was acknowledged before me on JUNE 27th 2023
(date) by CHRISTOPHER D INGRAM (name/s of person/s acknowledged).

Holly Ross
Notary Public

(Seal)
Printed Name: Holly Ross

My Commission expires:
SEP 27, 2029



County Clerk's Office



UNOFFICIAL COPY

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  Melissa Buck


Date JUN 28 9 FS 2023

[Space Below This Line for Acknowledgments]

STATE OF OKLAHOMA COUNTY OF OKLAHOMA

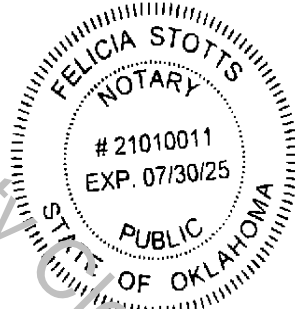
The instrument was acknowledged before me this JUN 28 9 FS 2023 by Melissa Buck, as

Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.


Notary Public

Printed Name: Felicia Stotts

My commission expires: JUL 30 2025



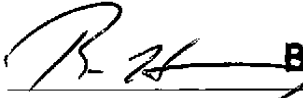
**THIS DOCUMENT WAS PREPARED BY:
ELAINA MARTINEZ
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118**



UNOFFICIAL COPY

In Witness Whereof, the Lender has executed this Agreement.

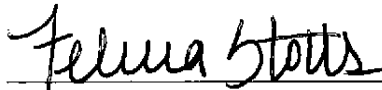
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION


Blake Hendley Vice President JUN 29 2023
 By _____ (print name) _____ Date
 _____ (title)

[Space Below This Line for Acknowledgments]

STATE OF OKLAHOMA
 COUNTY OF OKLAHOMA

The instrument was acknowledged before me on JUN 29 2023 (date)
 by Blake Hendley, as Vice President of
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.

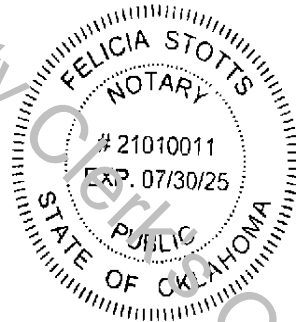


 Notary Public

Printed Name: Felicia Stotts

My commission expires: JUL 30 2025

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



UNOFFICIAL COPY

EXHIBIT A

BORROWER(S): CHRISTOPHER D INGRAM

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

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

LOTS 25 AND 26 IN BLOCK 4 IN FOREST ADDITION TO CALUMET CITY, A SUBDIVISION OF THE WEST 15 ACRES OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 1003 HIRSCH BLVD, CALUMET CITY, ILLINOIS 60409

