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CEDRIC GILES
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Date 5/13/2024 11:39 AM Pg: 1 of 6

This Document Prepared By:
BRANKA JOVANOVIC-FETAHOVIC
FLAGSTAR BANK, N.A.
8800 BAYMEADOWS WAY WEST, SUITE 400
JACKSONVILLE, FL 32256
800-393-4887

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

Tax/Parcel #: 29-33-305-007-0000

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Original Principal Amount: \$112,917.00

FHA/VA Case No.:203 137-9422180

Unpaid Principal Amount: \$87,642.08

Loan No: 0440764756

New Principal Amount: \$92,265.83

New Money (Cap): \$4,623.75

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **16TH** day of **APRIL, 2024**, between **COMANICA SINGLETON, A SINGLE WOMAN** ("Borrower"), whose address is **747 W SUNSET DR, GLENWOOD, ILLINOIS 60425** and **LAKEVIEW LOAN SERVICING, LLC, BY FLAGSTAR BANK N.A., ATTORNEY IN FACT UNDER LIMITED POA**

("Lender"), whose address is **8800 BAYMEADOWS WAY WEST, SUITE 400, JACKSONVILLE, FL 32256**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JULY 27, 2018** and recorded on **JULY 30, 2018** in **INSTRUMENT NO. 1821106087**, 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

747 W SUNSET DR, GLENWOOD, ILLINOIS 60425

(Property Address)

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

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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, **MAY 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$92,265.83**, 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. **\$4,623.75**.
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 **7.3750%**, from **MAY 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 598.67**, beginning on the **1ST** day of **JUNE, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MAY 1, 2064** (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
 - (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.**

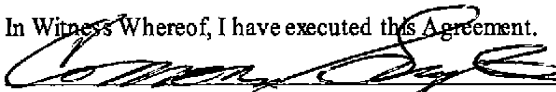
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6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will 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.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.


Borrower: COMANICA SINGLETON

4/29/24
Date

_____ [Space Below This Line for Acknowledgments] _____

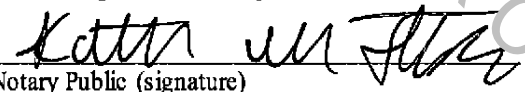
BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on 4/29/24 (date) by COMANICA SINGLETON (name/s of person/s acknowledged).

_____, (name of notary), on this day personally appeared by means of interactive two-way audio and video communication (name of signer), who is known to me or has provided satisfactory evidence of identity in accordance with Illinois Governor J.B. Pritzker's Executive Order in Response to Covid-19 2020-14 and Executive Order in Response to Covid-19 2020-18 to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that they executed the same as their free and voluntary act and acknowledged to me their presence in the State of Illinois.


Notary Public (signature)

(Seal)

Notary Printed Name: Katelyn M Titzer

My Commission expires: 9/13/27



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In Witness Whereof, the Lender has executed this Agreement.

LAKEVIEW LOAN SERVICING, LLC, BY FLAGSTAR BANK N.A., ATTORNEY IN FACT UNDER LIMITED POA

By *Cheryl Fey* Cheryl Fey MAY 01 2024
 (print name) Date
 (title)

_____[Space Below This Line for Acknowledgments]_____

State of Texas
County of Dallas

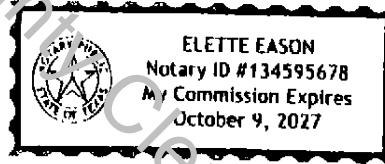
This instrument was acknowledged before me on MAY 01 2024 by
Cheryl Fey, the VICE PRESIDENT of LAKEVIEW LOAN
SERVICING, LLC, BY FLAGSTAR BANK N.A., ATTORNEY IN FACT UNDER LIMITED POA
 , a company, on behalf of the company.

_____ This notarial act was an online notarization using communication technology.

Elette Eason
Notary Public

Printed Name: Elette Eason

My commission expires: OCT 09 2027



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EXHIBIT A

BORROWER(S): COMANICA SINGLETON, A SINGLE WOMAN

LOAN NUMBER: 0440764756

LEGAL DESCRIPTION:

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

LOT 649 IN GLENWOOD MANOR UNIT 10, A SUBDIVISION OF PART OF THE SOUTH 1039.45 FEET OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 747 W SUNSET DR, GLENWOOD, ILLINOIS 60425