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Doc#: 2415914075 Fee: \$107.00
CEDRIC GILES
COOK COUNTY CLERK'S OFFICE
Date 6/7/2024 9:42 AM Pg: 1 of 6

This Document Prepared By:
MONIQUE TERRY
FLAGSTAR BANK, N.A.
FAY 1601 LBJ FREEWAY
SUITE 150 FARMERS BRANCH, TX 75234
800-393-4887

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

Tax/Parcel #: 26-09-220-011-0000

_____[Space Above This Line for Recording Data]_____

Original Principal Amount: \$108,007.00

Unpaid Principal Amount: \$83,818.74

New Principal Amount: \$121,451.33

New Money (Cap): \$37,632.59

FHA/VA/RHS Case No.: 703 137-5346956

Loan No: 0502596660

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **6TH** day of **MAY, 2024**, between **BERNADINE ALEXANDER, AN UNMARRIED WOMAN** ("Borrower"), whose address is **14809 LA SALLE ST, DOLTON, IL 60419** and **FLAGSTAR BANK, N.A.** ("Lender"), whose address is **FAY 1601 LBJ FREEWAY, SUITE 150 FARMERS BRANCH, TX 75234**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **NOVEMBER 5, 2009** and recorded on **DECEMBER 1, 2009** in **INSTRUMENT NO. 0933505194**, 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

14809 LA SALLE ST, DOLTON, ILLINOIS 60419

(Property Address)

the real property described is located in **COOK County, ILLINOIS** and being set forth as follows:

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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, **MAY 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$121,451.33**, 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. **\$37,632.59**.
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 **MAY 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$776.89**, 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.

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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

Bernadine Alexander
Borrower: **BERNADINE ALEXANDER**

5/28/2024
Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on MAY 28, 2024 (date) by BERNADINE ALEXANDER (name/s of person/s acknowledged).

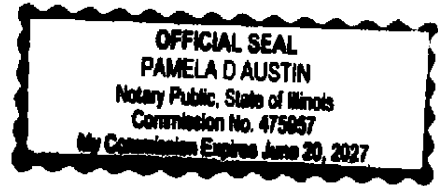
_____ The notarial act was a remote notarial act using audio-video technology.

Pamela D. Austin
Notary Public (signature)

(Seal)

Notary Printed Name: Pamela D. Austin

My Commission expires: 06/20/2027



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In Witness Whereof, the Lender has executed this Agreement.

FLAGSTAR BANK, N.A.

[Signature]

Cheryl Fey
Vice President

(print name)
(title)

MAY 31 2024

Date

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

State of Texas

County of Dallas

This instrument was acknowledged before me on MAY 31 2024 by Cheryl Fey, the VICE PRESIDENT of FLAGSTAR BANK, N.A., a company, on behalf of the company.

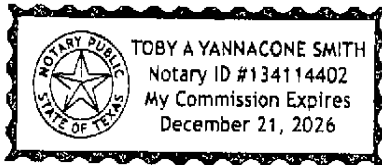
N/A This notarial act was an online notarization using communication technology.

[Signature]
Notary Public

Toby A Yannacone-Smith

Printed Name: _____

My commission expires: DEC 21 2026



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EXHIBIT A

BORROWER(S): BERNADINE ALEXANDER, AN UNMARRIED WOMAN

LOAN NUMBER: 0502596660

LEGAL DESCRIPTION:

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

LOT 3 IN THORN-DALE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 1/2 OF LOT 7 OF VERHOEVEN'S SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID THORN-DALE REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON JUNE 20, 1962 AS DOCUMENT NUMBER 2039670 IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 14809 LA SALLE ST, DOLTON, ILLINOIS 60419