

# UNOFFICIAL COPY

Doc#: 2421802382 Fee: \$107.00  
CEDRIC GILES  
COOK COUNTY CLERK'S OFFICE  
Date 8/5/2024 4:14 PM Pg: 1 of 8

This Document Prepared By:  
**CHRISTOPHER MANDELKOW**  
**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 #: 06223030361050

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_  
**Original Principal Amount: \$99,000.00**      **FHA/VA Case No.:1372736947734**  
**Unpaid Principal Amount: \$41,705.75**      **MERS Mtn: 100037506008618127**  
**New Principal Amount: \$41,705.75**      **MERS Phone #: (888) 679-6377**  
**New Money (Cap): \$0.00**

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **10TH** day of **JUNE, 2024**, between **MICHAEL K HILL, BECKY J HILL AKA BECKY J BOWERS** ("Borrower"), whose address is **737 W STREAMWOOD UNIT B, STREAMWOOD, ILLINOIS 60107** 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 **NOVEMBER 12, 2003** and recorded on **MARCH 4, 2004** in **INSTRUMENT NO. 0406408134**, 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

**737 W STREAMWOOD UNIT B, STREAMWOOD, ILLINOIS 60107**  
(Property Address)

the real property described being set forth as follows:

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

HUD-HAMP 11202023\_356



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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, **AUGUST 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$41,705.75**, 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 **6.8750%**, from **AUGUST 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 273.98**, beginning on the **1ST** day of **SEPTEMBER, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2024** (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.
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.

*Michael K Hill*  
Borrower: MICHAEL K HILL

07/05/24  
Date

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

### BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

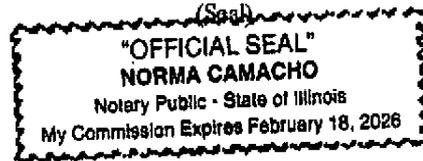
This instrument was acknowledged before me on July 5, 2024 (date) by MICHAEL K HILL (name/s of person/s acknowledged).

\_\_\_\_\_The notarial act was a remote notarial act using audio-video technology.

*Norma Camacho*  
Notary Public (signature)

Notary Printed Name: Norma Camacho

My Commission expires: 2/18/2026



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In Witness Whereof, I have executed this Agreement.

Becky J Hill  
Borrower: **BECKY J HILL AKA BECKY J BOWERS**

7/15/24  
Date

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

### BORROWER ACKNOWLEDGMENT

State of Illinois  
County of Cook

This instrument was acknowledged before me on July 15, 2024 (date) by BECKY J HILL AKA BECKY J BOWERS (name/s of person/s acknowledged).

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

Susie Flores  
Notary Public (signature)

Notary Printed Name: Susie Flores  
My Commission expires: April 27, 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 *[Signature]*

Date July 22, 2024

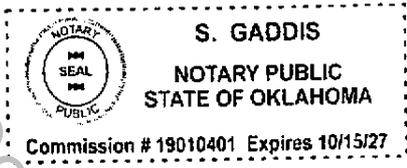
[Space Below This Line for Acknowledgments]

STATE OF OKLAHOMA COUNTY OF OKLAHOMA

The instrument was acknowledged before me this July 22, 2024 by Blake Hendley, as Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.

This notarial act was an online notarial act.

*[Signature]*  
Notary Public



Printed Name: Sondria Gaddis

My commission expires: 10-15-27

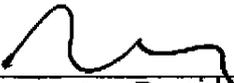
**THIS DOCUMENT WAS PREPARED BY:  
CHRISTOPHER MANDELKOW  
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION  
501 N.W. GRAND BLVD  
OKLAHOMA CITY, OK 73118**



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In Witness Whereof, the Lender has executed this Agreement.

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

By  MELISSA BUCK 7-22-24  
 Vice President (print name) Date  
 (title)

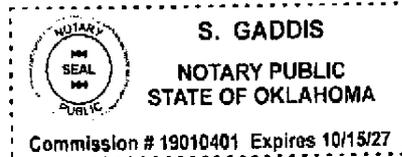
\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

STATE OF OKLAHOMA  
COUNTY OF OKLAHOMA

The instrument was acknowledged before me on July 22, 2024 (date) by  
MELISSA BUCK, as Vice President of MIDFIRST BANK, A  
FEDERALLY CHARTERED SAVINGS ASSOCIATION.

\_\_\_\_\_  
This notarial act was an online notarial act.

  
 Notary Public



Printed Name: Sondria Gaddis

My commission expires: 10-15-27

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



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## EXHIBIT A

**BORROWER(S): MICHAEL K HILL, BECKY J HILL AKA BECKY J BOWERS**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

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

UNIT NO. 3-2 IN THE MANORS OF OAK KNOLL CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 89411040, AS AMENDED FROM TIME TO TIME, IN THE SOUTH 1/2 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 09, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 737 W STREAMWOOD UNIT B, STREAMWOOD, ILLINOIS 60107

