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Doc#: 0531955042 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/15/2005 09:49 AM Pg: 1 of 5

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Prepared By: National City Mortgage Co.

2602243 mpcy

HOLLY WARD Loss Mitigation
Building 2
3232 Newmark Drive
Miamisburg OH 45342
NCM 1633421
Parcel ID#08 32 206 001

FHA Case No.
703 137-1967831

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement") is made this 27th day of September, 2005, between GREGORY H JAMIESON & JOAN M JAMIESON ("Borrower(s)") married and National City Mortgage Co. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated October 9, 2002 and recorded November 4, 2002 as instrument no. 0021212749 assigned from Fisher Mortgage Company to National City Mortgage Company by assignment recorded 11/04/02 as instrument no. 0021212750

* Original \$207,060.00

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

752 BRANTWOOD AVE, ELK GROVE VILLAGE IL, 60007

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The real property described being set forth as follows:
See Attached Exhibit A

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 November 1, 2005, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$219,455.95, consisting of the amount(s) loaned to the Borrower(s) by the lender and any interest capitalized to date.
2. The borrower(s) promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.500% from November 1, 2005. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$1,438.65 beginning on the day of December 1, 2005 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2052, the Borrower(s) still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower(s) will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at (Lender's address)

National City Mortgage Co.
3232 Newmark Drive,
Miamisburg Ohio, 45342

or at such other place as the Lender may require.

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3. The Borrower(s) represents that the Borrower(s) [Signature] is, _____ is not, the occupant of the Property.
4. The Security Instrument, including without limitations, 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(s) 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 number 1 above:
- a. 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. Nothing in this Agreement shall be understood or construed to 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 the Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

[Signature]
GREGORY H JAMIESON

[Signature]
Witness Signature
Printed Name: MONICA PANTOJA

[Signature]
JOAN M JAMIESON

[Signature]
Witness Signature
Printed Name: MONICA PANTOJA

(Space Below This Line For Acknowledgement)

STATE OF Illinois :
COUNTY OF Cook

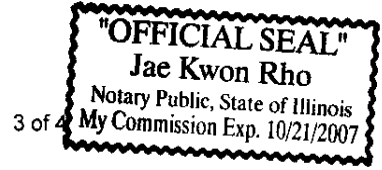
On this 6TH day of OCT., 2005, before me a notary public came the above named

GREGORY H JAMIESON & JOAN M JAMIESON
acknowledged the within indenture of Mortgage to be their act and deed, and desired the same to be recorded as such.

Witness my hand and seal, the day and year aforesaid.

My commission expires:
10/21/2007

[Signature]
Notary Public Signature
Jae Kwon Rho



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 National City Mortgage (Seal)

 By: Jonathon W. Meade
 Its: Vice President

Patricia A Schweller

 Witness

Judy Snodgrass

 Witness

Property of Courtney A. Smith's Office

 (Space Below This Line For Corporate Acknowledgement)

STATE OF: OHIO
 COUNTY OF: MONTGOMERY

BEFORE ME, the undersigned authority, on this day personally appeared Jonathon W. Meade, the
Vice President of National City Mortgage, known to me to be a person whose name is subscribed
 to the following instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein
 expressed as the act and deed of said corporation/association and in the capacity therein stated.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 18th day of October, 2005.

PATRICIA A. SCHWELLER
 Notary Public, in and for the State of Ohio
 My Commission Expires May 27, 2005

Patricia A Schweller
 Notary Public (Seal)
 Printed Name
Patricia A Schweller

My Commission Expires: _____

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EXHIBIT "A"

**D. THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF ILLINOIS,
COUNTY OF
COOK, CITY OF ELK GROVE VILLAGE, AND DESCRIBED AS FOLLOWS:
LOT 3247 IN ELK GROVE VILLAGE SECTION 10, BEING A SUBDIVISION IN SECTIONS 28, 29,
32 AND 33,
TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE 3RD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.
A. P. No.: 08-32-206-001-0000**

Property of Cook County Clerk's Office