

# UNOFFICIAL COPY



Doc#: 0706702115 Fee: \$32.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/08/2007 09:35 AM Pg: 1 of 5

**When recorded mail to:**

First American Title Lenders Advantage  
Loss Mitigation Title Services- LMTS **HPG**  
1100 Superior Ave., Ste 200  
Cleveland, OH 44115 **3332545**  
Attn: National Recordings 1120

11533934

Space Above This Line For Recording Data

Prepared By: National City Mortgage Co., a subsidiary of National City Bank

CATHY MURASKI Loss Mitigation

Building 2

3232 Newmark Drive

Miamisburg OH 45342

NCM 1503975

FHA Case No.

703 137-2020849

## LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement") is made this 30th day of January, 2007, between TORRAN R WILLIAMS & LINDA WILLIAMS ("Borrower(s)") Husband and Wife and National City Mortgage Co., a subsidiary of National City Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated November 13th, 2002 and recorded February 25th, 2003 Instrument No. 0030260764

Loan Modification Document recorded 08/26/2004 as Instrument No. 0423949210 provides that the principal indebtedness was modified to \$251,988.15

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

5311 NORTHWESTERN DR, MATTESON, IL, 60443

*Handwritten notes:*  
9/18  
p5  
5 all  
m/b  
10/11/07

**UNOFFICIAL COPY**

The real property described being set forth as follows:

See Attached Exhibit A

Parcel Identification No.31-16-314-011-0000

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 February 1, 2007, the amount payable under the Note and the Security Instrument (the "unpaid Principal Balance") is U.S. \$283,693.66 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 February 1, 2007. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$1,793.14 beginning on the day of March 1, 2007 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on February 1, 2037, 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.  
a subsidiary of National City Bank  
3232 Newmark Drive,  
Miamisburg Ohio, 45342

or at such other place as the Lender may require.

# UNOFFICIAL COPY

3. The Borrower(s) represents that the Borrower(s) T.W. is, Lv. 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.

Torran R Williams  
 TORRAN R WILLIAMS

Peter Denos  
 Witness Signature  
 Printed Name: Peter Denos

Linda Williams  
 LINDA WILLIAMS

J. Smith  
 Witness Signature  
 Printed Name: J. Smith

(Space Below This Line For Acknowledgement)

STATE OF Illinois :  
 COUNTY OF Cook

On this 5th day of February, 2007, before me a notary public came the above named:

TORRAN R WILLIAMS & LINDA WILLIAMS  
 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.

OFFICIAL SEAL  
 MEDORA WATKINS  
 NOTARY PUBLIC - STATE OF ILLINOIS  
 COMMISSION EXPIRES 03-31-07

Medora Watkins  
 Notary Public Signature

My commission expires:

03-31-07

# UNOFFICIAL COPY

\_\_\_\_\_  
 National City Mortgage Co.,  
 a subsidiary of National City Bank  
 By: Michael Greaser  
 Its: Mortgage Officer

Patricia A. Schweller  
 Witness

Judy Snodgrass  
 Witness

Property of Cook County

(Space Below This Line For Corporate Acknowledgement)

STATE OF: OHIO

COUNTY OF: MONTGOMERY

BEFORE ME, the undersigned authority, on this day personally appeared Michael Greaser, the Mortgage Officer of National City Mortgage Co., a subsidiary of National City Bank, 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 14<sup>th</sup> day of February, 2007.

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



My Commission Expires: \_\_\_\_\_

**PATRICIA A. SCHWELLER**  
 Notary Public, In and for the State of Ohio  
 My Commission Expires May 27, 2011

# UNOFFICIAL COPY

## EXHIBIT "A"

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF ILLINOIS,  
COUNTY OF COOK, CITY OF MATTESON, AND DESCRIBED AS FOLLOWS:  
LOT 40 IN CRICKET HILL SECOND ADDITION, A SUBDIVISION OF PART OF THE SOUTHEAST  
1/4 OF THE SOUTHWEST 1/4 OF SECTION 16, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

 WILLIAMS  
11533934 IL  
FIRST AMERICAN LENDERS ADVANTAGE  
MODIFICATION AGREEMENT  


Property of Cook County Clerk's Office