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1117119015

This Instrument Was Prepared By:
PNC MORTGAGE
3232 NEWMARK DRIVE
MIAMISBURG, OHIO 45342

Doc#: 1117119015 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/20/2011 09:36 AM Pg: 1 of 6

When Recorded Mail To: *MPG*
FIRST AMERICAN TITLE
P.O. BOX 27670 *U523023*
SANTA ANA, CA 92799-7670
ATTN: LMTS

Property of Cook County Clerk's Office
[Space Above This Line For Recording Data]

PIN: 20-14-311-042-1000

Original Recorded Date: FEBRUARY 22, 2008
Original Principal Amount: \$ 216,296.00

Loan No. 0005835843
FHA/VA Case No. 137-3727725 734

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 3RD day of MARCH, 2011, between ERIKA STEVENS, A SINGLE PERSON

("Borrower"), and PNC MORTGAGE, A DIVISION OF PNC BANK, NA

("Lender"), amends and supplements

(1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated FEBRUARY 11, 2008 and recorded in Instrument No. 0805311004 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 6102 S UNIVERSITY AVENUE #1, CHICAGO, ILLINOIS 60637

HUD MODIFICATION AGREEMENT
CoreLogic Document Services
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CLDS# HUD-MOD Rev. 06-15-10

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S *Yes*
P *6*
S *N*
M *N*
SC *Yes*
E *Yes*
INT *dw*

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the real property described being set forth as follows:

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 **APRIL 1, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **232,215.43**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. \$ **22,165.33** 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.
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 **4.750** %, from **APRIL 1, 2011**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,211.35**, beginning on the **1ST** day of **MAY, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 01, 2041** (the "Maturity Date"), 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 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.

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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.
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.

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PNC MORTGAGE, A DIVISION OF PNC BANK, NA

Eileen Burrall (Seal)
 Name: **EILEEN BURRALL** - Lender
 Its: **AUTHORIZED REPRESENTATIVE**

Erika Stevens (Seal)
ERIKA STEVENS - Borrower

____ (Seal)
 - Borrower

____ (Seal)
 - Borrower

____ (Seal)
 - Borrower

____ (Seal)
 - Borrower

____ (Seal)
 - Borrower

HUD MODIFICATION AGREEMENT

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[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

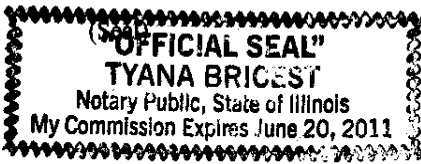
State of ILLINOIS

County of COOK

This instrument was acknowledged before me on MARCH 27, 2011 (date) by
ERIKA STEVENS

(name/s of person/s)

[Signature] (Signature of Notary Public)



LENDER ACKNOWLEDGMENT

State of OHIO

County of MONTGOMERY

This instrument was acknowledged before me on 3/31/11 (date) by
EILEEN BURRALL as AUTHORIZED REPRESENTATIVE
of PNC mortgage

[Signature] (Signature of Notary Public)



SHARITA WISE
NOTARY PUBLIC
IN AND FOR THE STATE OF OHIO
MY COMMISSION EXPIRES SEPT. 30, 2015

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PNC Loan Number 5835843
Exhibit "A"

SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS:

PARCEL 1:

UNIT NO. 6102-1 IN THE UNIVERSITY FIELDS RESIDENCES CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PROPERTY: PARTS OF LOT 1 IN THE SUBDIVISION OF BLOCK 2 IN BUSBY'S SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 (EXCEPT 2 1/2 ACRES) OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN. WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0020529855 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

NON-EXCLUSIVE EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS, USE AND ENJOYMENT AS SET FORTH IN THE DECLARATION, COVENANTS, CONDITIONS, AND EASEMENTS AND BY-LAWS OF THE UNIVERSITY FIELDS MASTER ASSOCIATION RECORDED AS DOCUMENT NUMBER 20529854

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