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Doc#: 1122117043 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/09/2011 02:03 PM Pg: 1 of 5

Space Above This Line For Recording Data

Prepared By: PNC Mortgage, a Division of PNC Bank NA

Lori Archer Homeowners Assistance Department
Building 5
3232 Newmark Drive
Miamisburg OH 45342
PNC 2737407

When recorded mail to: #6753433

First American Title
Loss Mitigation Title Services 11759.1
P.O. Box 27670
Santa Ana, CA 92799
RE: HENRY - MOD REC SVC

FHA Case No:
703 137-2434546

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement") is made this 29th day of June, 2011, between CARLTON B HENRY & ANNA L HENRY and PNC Mortgage, a Division of PNC Bank NA ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated August 26, 2003 and recorded October 27, 2003, As Instrument Number 330027010

of the Official Records of COOK County, IL 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

3304 ADAMS ST, BELLWOOD, IL, 60104

S Yes
P 5
S N
M N
SC yes
E yes
INT su

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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 August 1, 2011, the amount payable under the Note and the Security Instrument (the "unpaid Principal Balance") is U.S. \$144,832.98 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 4.750% from August 1, 2011. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$755.52 beginning on the day of September 1, 2011 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2041, 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)

PNC Mortgage
a Division of PNC Bank NA
3232 Newmark Drive,
Miamisburg Ohio, 45342

or at such other place as the Lender may require.

COOK COUNTY CLERK'S OFFICE

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3. The Borrower(s) represents that the Borrower(s) CBH is not 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.

Carlton B Henry
 CARLTON B HENRY

Anna L Henry
 ANNA L HENRY

(Space Below This Line For Acknowledgement)

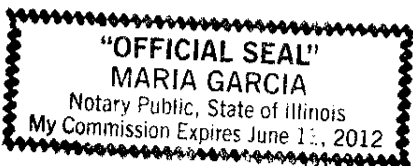
STATE OF: Ill
 COUNTY OF: Cook

On this 07 day of July, 2011, before me a notary public came the above named
 CARLTON B HENRY & ANNA L HENRY
 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:

06-11-2012

Maria Garcia
 Notary Public Signature



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PNC Mortgage
a division of PNC Bank NA

Eileen Burrell
By: Eileen Burrell
Its: Authorized Representative

[Signature]

John Schmitt
Witness

Brenda Wilson
Witness

Property of Cook County Bank's Office

(Space Below This Line For Corporate Acknowledgement)

STATE OF: OHIO

COUNTY OF: MONTGOMERY

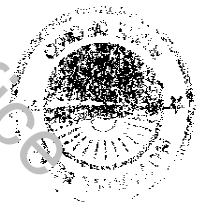
BEFORE ME, the undersigned authority, on this day personally appeared Eileen Burrell, an Authorized Representative of PNC Mortgage, A Division of PNC Bank NA, known to me to be a person whose name is subscribed to the following instrument, and acknowledged to me that he/she executed the same for the 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 15 day of July, 2011.

[Signature]
Notary Public (Seal)
Printed Name:

My Commission Expires: 9/30/2015

KEITH J. BENNETT, Notary Public
in and for the State of Ohio
My Commission Expires 9/30/2015



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PNC Loan Number 2737407
Exhibit "A"

LEGAL DESCRIPTION:

SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT: THE EAST 12 FEET OF THE WEST
87 FEET OF LOT 1 IN BLOCK 8, IN O'CONNOR'S ADDITION TO BELLWOOD SUBDIVISION OF LOT 3 IN
SCHOOL COMMISSIONER'S SUBDIVISION IN SECTION 16, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

TAX ID 15161130400000

Property of Cook County Clerk's Office