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Doc#: 1230318041 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/29/2012 02:20 PM Pg: 1 of 2

Property of Eugene Moore

_____(Space Above This Line For Recording Date)_____

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **28th** day of **September, 2012**, between **Patricia Galle Bingham** ("Borrower") and **Northstar Credit Union** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **10/16/2009** and recorded in the Recorder's Office of **Cook County**, in the State of **Illinois** Document No. **0928946019** 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

9193 W North Road Unit B, Palos Hills, IL 60465 ✓

the real property described being set forth as follows:

PARCEL 1: UNIT 9193-B TOGETHER WITH IT'S UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN WOODS EDGE BULDING 1 CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 23667055, AS AMENDED FROM TIME TO TIME, IN THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ✓

PARCEL 2: EASMENTS FOR THE INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 23667054 AND GRANT OF EASMENT RECORDED AS DOCUMENT NO. 24373635 AND PARKING SPACE NO. 35 AND 36 AS A LIMITED COMMON ELEMENT AS SET FORTH AND PROVIDED IN THE AFORMENTIONED DECLARATION OF CONDOMINIUM, IN COOK COUNTY, ILLINOIS. ✓

PIN# 23-22-200-034-1066 ✓

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):

- As of **10/01/2012**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$86,889.24**, consisting of the principal amount(s) loaned to Borrower by Lender.
- Borrower promises to pay the Unpaid Principal Balances, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.125 %** from **October 1st, 2012**. Borrower promises to make monthly payments of principal and interest of **\$648.17**, beginning on the **1ST** day of **October, 2012**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **09/01/2027** (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.

Borrower will make such payments at **NorthStar Credit Union** or at such other place as Lender may require.

1	Yes
2	2
3	NO
4	NO
5	Yes
6	Yes
7	Yes

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- 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 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 this 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 given in accordance with Acceleration Section 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 this 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. 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.

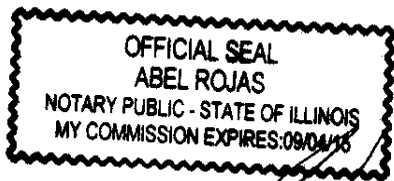
Northstar Credit Union
 _____ (Seal)
 Northstar Credit Union

Patricia Valle Bingham
 _____ (Seal)

By: *[Signature]*

_____ (Seal)

_____ (Seal)



Prepared by: *[Signature]*
 Northstar Credit Union
 38555 Winnfield Road
 Warrenville, IL 60555

Account Number:

_____ (Space Below This Line For Acknowledgments)