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Doc#: 1307219031 Fee: \$46.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/13/2013 09:35 AM Pg: 1 of 5

This Document Prepared By:
ROBERT BURNS
PNC MORTGAGE, A DIVISION OF
PNC BANK, NATIONAL
ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When recorded mail to: #7528038
First American Title
Loss Mitigation Title Services 1454.1
P.O. Box 27670
Santa Ana, CA 92799
RE: LANG - PROPERTY REPORT

Tax/Parcel No. 16042140380000

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Original Principal Amount: \$148,146.00
Unpaid Principal Amount: \$145,702.62
New Principal Amount \$150,707.39
New Money (Cap): \$5,004.77

FHA/VA Case No.: 137-6375046 703
Loan No: 8000138154

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 17TH day of DECEMBER, 2012, between ELLA LANG, AN UNMARRIED WOMAN ("Borrower"), whose address is 4908 W KAMERLING AVE, CHICAGO, ILLINOIS 60651 and PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated JULY 25, 2011 and recorded on AUGUST 24, 2011 in INSTRUMENT NO. 1123646023, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$148,146.00, 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 4908 W KAMERLING AVE, CHICAGO, ILLINOIS 60651

COOK COUNTY
MAR 25 2013
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the real property described is located in **COOK COUNTY, ILLINOIS** and being set forth as follows:

LOT 23 IN BLOCK 2 IN HILLS AND SONS SUBDIVISION OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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 **JANUARY 1, 2013** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$150,707.39**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$5,004.77** 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 **3.3750%**, from **JANUARY 1, 2013**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$666.27**, beginning on the **1ST** day of **FEBRUARY, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2043** (the "Maturity Date"), the 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 a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, 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 is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.

46580380

LANG

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FIRST AMERICAN ELS
MODIFICATION AGREEMENT

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

8000138154

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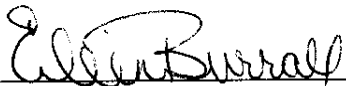
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound 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.

Property of Cook County Clerk's Office

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In Witness Whereof, the Lender have executed this Agreement.

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION


 By EILEEN BURRALL (print name) 1-2-13 Date
 Authorized Agent (title)

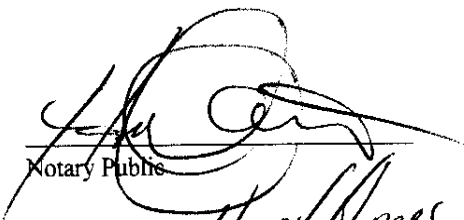
_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

State of OHIO

County of Montgomery

The foregoing instrument was acknowledged before me this 1-2-13
 (date) by **EILEEN BURRALL**, the **AUTHORIZED AGENT** of **PNC MORTGAGE, A DIVISION OF**
PNC BANK, NATIONAL ASSOCIATION, a _____,
 corporation, on behalf of the corporation


 Notary Public

Printed Name: Hope Holmes
 My commission expires: 9/30/2015



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

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342

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In Witness Whereof, I have executed this Agreement.

Ella Lang (Seal)

Borrower

ELLA LANG

Date

12/22/12

_____ (Seal)

Borrower

Date

_____ (Seal)

Borrower

Date

_____ (Seal)

Borrower

Date

_____ (Seal)

Borrower

Date

_____ (Seal)

Borrower

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of Cook

This instrument was acknowledged before me on

December 22, 2012 (date) by

ELLA LANG (name/s of person/s).

Joe Torres

(Signature of Notary Public)

(Seal)

