

Prepared by
After recording mail to:

HealthCare Associates Credit Union
1151 East Warrenville Road
Naperville, IL 60563

CTIC-HE

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 17th day of October, 2013, between Neshell R McGriff, a Single Person ("Borrower") and HealthCare Associates Credit Union ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated August 17, 2007, and recorded as document 0724246035, of the Cook County Recorder of Deeds, 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 7942 S Maplewood Ave, Chicago, IL 60652, the real property described being set forth as follows:

LOT 4 IN BLOCK 9 IN FIRST ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE SUBDIVISION, BEING A SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE WEST 33 FEET THEREOF BEING FOR RAILROAD AND EXCEPT THAT PART THEREOF TAKEN FOR WIDENING WESTERN AVENUE AND 79TH ST) IN COOK COUNTY, ILLINOIS.

Property Tax ID #19-36-204-028-0000

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 October 17, 2013, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$25,929.08, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized .

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 6.000%, from October 17, 2013. Borrower promises to make monthly payments of principal and interest of U.S. \$382.38, beginning on the 15th day of November, 2013, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 6.000% will remain in effect until principal and interest are paid in full. If on September 15, 2020 (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 1151 East Warrenville Road, Naperville, IL 60563 or at such other place as Lender may require.

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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 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 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 Section 15 within which Borrower must pay all sums secured by this 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:

5. Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payment under the Security Instrument shall also apply to default in the making of the modified payments hereunder

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise there under or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for or liable on the Note and Security Instrument are expressly reserved by Lender.

(c) 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.

(d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless otherwise stipulated by the Lender.

(e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.

(SIGNATURE PAGE FOLLOWS)

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Neshell R. McGriff
Neshell R McGriff

STATE OF ILLINOIS COOK County ss:

I, MARGARET H FELTZ, a Notary Public in and for said county and state, do hereby certify that Neshell R McGriff personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free voluntary act, for the uses and purposed therein set forth.

Given under my hand and official seal, this 30th day of October, 2013



Jul 11, 2016

Margaret H Feltz
Notary Public

In testimony whereof, HealthCare Associates Credit Union has caused these presents to be executed in its corporate name by its Senior Vice President/COO and its Lending Manager here unto affixed this 31st day of October 2013

HealthCare Associates Credit Union

By: [Signature] Its Senior Vice President/COO

By: [Signature] Its Lending Manager

County of DuPage SS:

The foregoing instrument was acknowledged before me this 31st day of October, 2013, by Todd J. Niedermeier and by Jean Morris, on behalf of the corporation.

My Commission Expires:

Amy Croce
AMY CROCE - Notary

