WHEN RECORDED, RETURN TO: FIRST AMERICAN TITLE INSURANCE CO. 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATICNAL RECORDING

This Document Prepared By:
PATRICIA ANCIELATOS
PNC MORTGAGE, A DIVISION OF
PNC BANK, NATIONAL
ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342

Tax/Parcel No. 13241190270000

[Space Above This Line for P.e. ording Data]

Original Principal Amount: \$294,000.00 Unpaid Principal Amount: \$284,670.16 New Principal Amount \$322,541.06

Loan No: 0005300008

Freddie Mac Loan No.:452817714

0005300008

New Money (Cap): \$37,870.90

48365835

LOAN MODIFICATION AGREEMENT (MORTGAGE)

(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO CRIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 1ST day of DECEMBER, 2013, between PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, and HECTOR ORTIZ AND, MAKLOVIA ORTIZ HUSBAND AND WIFE ("Borrower"), whose address is 3752 N SACRAMENTO AVE, CHICAGO, ILLINOIS 60618, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated DECEMBER 20, 2006, in the original principal sum of U.S. \$294,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161 12122013 57

Page 1

First American Mortgage Services

1409708030 Page: 2 of 5

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Deed (the "Security Instrument") and Rider(s), if any, the Note bearing the same date as and recorded on FEBRUARY 14, 2007 in INSTRUMENT NO. 0704526107, of the OFFICIAL Records of COOK COUNTY, ILLINOIS. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

3752 N SACRAMENTO AVE, CHICAGO, ILLINOIS 60618 [Property Address]

the real property described being set forth as follows:

LOT 46 IN BLOCK 1 IN SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

- 1. Current Baiance As of DECEMBER 1, 2013, the amount payable under the Note and Security Instrument (the "Inpaid Principal Balance") is U.S. \$322,541.06.
- 2. Interest Rate. Borrows 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 4.0000%, beginning DECEMBER 1, 2013, both before and after any default described in the Note. The yearly rate of 4.0000% will remain in exfect until principal and interest is paid in full.
- 3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$1,348.02, beginning on the 1ST day of JANUARY, 2014, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on DECEMBER 1, 2053, (the "Maturity Date"), Corrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
- 4. Place of Payment. Borrower must make the monthly paymer its at 3232 NEWMARK DR, MIAMISBURG, OH 45342 or such other place as Lender may require.
- 5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accr ed a id unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due date; or the amount of the monthly payments unless Lender agrees in writing to those changes.
- 6. Property Transfer. 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 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 given in accordance with Section 15 of the Security Instrument, within which Borrower must pay all sums secured by the Security

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161 12122013 57

First American Mortgage Services

Page 2

48365835

FIRST AMERICAN ELS MODIFICATION AGREEMENT

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1409708030 Page: 3 of 5

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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.

- 7. Compliance with Covenants. 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.
- 8. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or p. .green.

 Double bound b.

 Cook County Clark's Office in part of the Note and Security Instrument. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will b) bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

1409708030 Page: 4 of 5

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In Witness Whereof, the Lender have executed this Agreement.
PNC MORTGAGE, A DIVISION OF RNC BANK, NATIONAL ASSOCIATION
By Amber Johnston (print name) Date Mortgage Officer (title) [Space Below This Line for Acknowledgments]
LENT EN ACKNOWLEDGMENT
State of Ohio
County of 19thantgarren
The foregoing instrumen was acknowledged before me this
(date) by AMBER JOHNSZON, the MORTGAGE OFFICER of PNC MORTGAGE, A DIVISION O
PNC BANK, NATIONAL ASSOCIATION, a
HOPE HOLMES NOTARY PUBLIC Notary Public Printed Name: My commission expires: PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR MIAMISBURG, OH 45342

1409708030 Page: 5 of 5

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In Witness Whereof, I have executed this Agreement		
(Seal)	Moldere art (Seal)	
Borrower	Borfower	
HECTOR ORTIZ	MAKLOVIA ORTIZ	
Date	Date	
(Seal)	(Seal)	
Borrover	Borrower	
Date	Date	
(Seal)	(Seal)	
Borrower	Borrower	
Date	_	
	Date	
[Spare Below This Li	ne for Acknowledgments]	
BORROWER ACKNOWLEDGMENT State of ILLINOIS		
County of <u>COOK</u>		
This instrument was acknowledged before me on	x tebrusy 2014 (de	ate) by
HECTOR ORTIZ, MAKŁOVIA ORTIZ (name/s	of person's comowledged).	
Notary Public Chost	C	
(Seal) Printed Name: MARICELA HONSI	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
My Commission expires:	MARICELA ALONSO OFFICIAL MY COMMISSION EXPLES 08/13/2016	
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