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

When recorded mail to: #:8299122  
First American Title  
Loss Mitigation Title Services 1454.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: ORTIZ - PROPERTY REPORT

Tax/Parcel No. 13241190270000

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Original Principal Amount: \$294,000.00  
Unpaid Principal Amount: \$284,670.16  
New Principal Amount \$322,541.06  
New Money (Cap): \$37,870.90

Freddie Mac Loan No.:452817714  
Loan No: 005300008

48365835

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**  
**(To a Fixed Interest Rate)**

**IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL 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



# UNOFFICIAL COPY

**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 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 be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

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In Witness Whereof, the Lender have executed this Agreement.

**PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION**

By Amber Johnston (print name)  
Mortgage Officer (title)

2/21/14 Date

[Space Below This Line for Acknowledgments]

### LENDER ACKNOWLEDGMENT

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 2/21/14  
(date) by **AMBER JOHNSTON**, the **MORTGAGE OFFICER** of **PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION**, a \_\_\_\_\_ national association, on behalf of the national association

[Signature]  
Notary Public



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

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

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

# UNOFFICIAL COPY

In Witness Whereof, I have executed this Agreement.

[Signature] (Seal)  
Borrower  
HECTOR ORTIZ  
Date 2-9-14

Maklovia Ortiz (Seal)  
Borrower  
MAKLOVIA ORTIZ  
Date 2-9-14

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on 9 February 2014 (date) by

HECTOR ORTIZ, MAKLOVIA ORTIZ (name/s of person/s acknowledged).

Maricela Alonso  
Notary Public

(Seal)  
Printed Name: MARICELA ALONSO

My Commission expires:  
08/13/2016

