

# UNOFFICIAL COPY

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Accurate Title Group  
2925 Country Drive  
St. Paul, MN 55117

79354631



Doc#: 1412919049 Fee: \$46.25  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 05/09/2014 11:20 AM Pg: 1 of 4

1399455-03

## TRUST DEED MODIFICATION AGREEMENT

Date: 03/31/2014

"Borrower" Alicia Moreno, Unmarried and Paul Carter, Unmarried

Property Address: 6336 S Knox Ave, Chicago, IL 60629

PIN# 19-22-102-033-0000

"Lender" TCF National Bank

"Note" the contract between Borrower and Lender dated 12/24/1998 with loan number XXXXXXXXXX092-101-0006999-8001XXXX.

"Trust Deed" means the Trust Deed that secures the Note, which is dated the same date as the Note and which is recorded in the Office of the County Recorder, Cook County, Illinois on 01/04/1999 as Document Number 99002879.

### CHANGES TO THE TRUST DEED

Borrower and Lender agree that the Trust Deed is changed as follows:

Any reference to a specific interest rate in the Trust Deed is hereby deleted. The Note will carry interest as set forth therein or as may be agreed by the Borrower and Lender from time to time.

☒ The scheduled date for final payment of what Borrower owes under the Trust Deed is changed to 02/06/2039.

☐ Upon payment of \$NA, the maximum principal indebtedness secured is hereby reduced to \$NA.

☐ The following is added to the Trust Deed:

The Borrower shall pay to Lender on the day the scheduled monthly payments are due under the Note, until the Agreement is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Trust Deed as a lien or encumbrance on the Property; and (b) premiums for any and all flood insurance required by Lender, if any. These items are called

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"Escrow Items." At origination or at any time during the term of the Agreement, Lender may require that Borrower provide escrow for hazard insurance premiums, Community Association Dues, Fees, and Assessments, if any, and such premiums, dues, fees and assessments shall be an Escrow Item.

Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Trust Deed. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments, and to provide receipts, shall, for all purposes, be deemed to be an obligation of the Borrower in this Trust Deed. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under this Trust Deed and pay such amount. Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a written notice to Borrower by Lender. Upon such revocation, Borrower shall pay to Lender Funds, in such amounts that are then required under this Trust Deed.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with the law governing the Note.

The Funds may be commingled with other funds of the Lender. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Unless an agreement is made in writing, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Trust Deed, Lender shall promptly refund to Borrower any Funds held by Lender.

#### **NOTE & TRUST DEED REFERENCES**

Borrower and Lender agree that whenever the Note refers to the Trust Deed, each reference will be to the Trust Deed as modified by this Agreement.

#### **OTHER CHANGES**

All provisions of the Note and Trust Deed, except as changed above, remain unchanged.

All provisions of the Note and Trust Deed, except as changed above, remain unchanged. This Agreement is not effective unless both Borrower and Lender sign this Agreement.

By signing below, Borrower agrees to the changes shown above. By signing, Borrower also states that s/he has received a completed copy of this form.

  
Borrower Alicia Moreno

  
Borrower Paul Carter

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Collateral Owner

Collateral Owner

STATE OF ILLINOIS

COUNTY OF COOK

This instrument was acknowledged before me on this 31<sup>st</sup> day of MARCH 2014 by  
 Alicia Moreno, Unmarried and Paul Carter, Unmarried.

Sonia Monarrez  
 Notary Public

(SEAL)



Agreed to by  
 The Chicago Trust Company, Trustee

[Signature] (Signature)

Its Don Confilano

STATE OF ILLINOIS  
 COUNTY OF

This instrument was acknowledged before me on this 31<sup>st</sup> day of MARCH 2014 by  
DON CONFILANO, as \_\_\_\_\_ of The Chicago Trust  
 Company, an Illinois Corporation doing business in Chicago Illinois.

[Signature]  
 Notary Public (SEAL)



Drafted by ~~and Returned to:~~

TCF National Bank  
 Attn: Modification Group  
 101 East 5<sup>th</sup> Street Suite 101  
 St Paul MN 55101

**UNOFFICIAL COPY****EXHIBIT A**

THE FOLLOWING DESCRIBED REAL ESTATE, COOK COUNTY,  
ILLINOIS, TO WIT:

LOT 33 IN BLOCK 2 IN MARQUETTE RIDGE BEING A SUBDIVISION  
OF THE SOUTH 1/2 OF THE WEST 1/2 OF THE NORTH WEST 1/4 AND  
THE NORTH 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF  
SECTION 22, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD  
PRINCIPAL MERIDIAN (EXCEPT THE EAST 133 FEET THEREOF) IN  
COOK COUNTY, ILLINOIS.

This being the same property conveyed to PAUL CARTER AND ALICIA  
MORENO, NOT AS TENANTS IN COMMON BUT AS JOINT TENANTS,  
dated 04/07/1997 and recorded on 04/16/1997 in INSTRUMENT NO.  
97264520, in the Cook County Recorders Office.

PARCEL NO. 19-22-102-032-0000.

1399455

Address :6336 S KNOX, CHICAGO, IL



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