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Doc#: 1419954139 fee: \$56.00  
Date: 07/18/2014 10:05 AM Pg: 1 of 5  
Cook County Recorder of Deeds  
\*RHSP:\$9.00 RPRF:\$1.00 FEES Applied

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

~~When recorded mail to: #9147310~~

First American Title  
Loss Mitigation Title Services 1454.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: ROUTLIFFE - MOD REC SVC

Space Above This Line For Recording Data

Prepared By: National City Mortgage Co., a subsidiary of National City Bank  
SHERYL JOHNSON Loss Mitigation  
Building 2  
3232 Newmark Drive  
Miamisburg OH 45342  
NCM 3215678

FHA Case No.

734 137-2951401

## LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement") is made this 18TH day of DECEMBER, 2007,  
between KATHRYN J ROUTLIFFE & ROBERT J BERLIEN ("Borrower(s)")  
and National City Mortgage Co., a subsidiary of National City Bank ("Lender"), amends and  
supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"),  
dated April 21, 2004 and recorded April 29, 2004  
As Instrument Number 412026116

ROUTLIFFE  
48836697 IL  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT

Of the Official Records of 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

7409 N SEELEY APT GA

CHICAGO

IL

60645

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The real property described being set forth as follows:  
See Attached Exhibit A

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, 2008, the amount payable under the Note and the Security Instrument ( the "unpaid Principal Balance") is U.S. \$148,374.67, consisting of the amount(s) loaned to the Borrower(s) by the lender and any interest capitalized to date.
2. The borrower(s) promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.375% from January 1, 2008. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$925.66 beginning on the day of February 1, 2008 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2038, the Borrower(s) still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower(s) will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at (Lender's address)

National City Mortgage Co.,  
a subsidiary of National City Bank  
3232 Newmark Drive,  
Miamisburg Ohio, 45342

or at such other place as the Lender may require.

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## LEGAL DESCRIPTION

UNIT GA IN THE Eastridge Pointe Condominium as delineated on a survey of the following described real estate: Lots 29 and 30 in Clover's Home Avenue Addition to Rogers Park, a subdivision of Lot 3 in County Clerk's Division of Part of the Southwest Fraction 1/4 of Section 30, Township 41 North, Range 14, East of the Third Principal Meridian, which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document 00121369, and as amended, together with its undivided percentage interest in the common elements, all in Cook County, Illinois.

TAX ID 11-30-316-020-1001

Property of Cook County Clerk's Office

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3. The Borrower(s) represents that the Borrower(s) *[Signature]* 1GR is, \_\_\_\_\_ is not, the occupant of the Property.
4. The Security Instrument, including without limitations, 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(s) 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 number 1 above:
- a. 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. Nothing in this Agreement shall be understood or construed to 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 the Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

*Kathryn J. Routliffe*  
KATHRYN J ROUTLIFFE

*Robert J. Berlien*  
ROBERT J BERLIEN

*L. O Hale*  
Witness Signature  
Printed Name: LECHI OHALE

*L. O Hale*  
Witness Signature  
Printed Name: LECHI OHALE

(Space Below This Line For Acknowledgement)

STATE OF Illinois :  
COUNTY OF Cook

On this 28 day of December, 2007, before me a notary public came the above named

KATHRYN J ROUTLIFFE & ROBERT J BERLIEN  
acknowledged the within indenture of Mortgage to be their act and deed, and desired the same to be recorded as such.  
Witness my hand and seal, the day and year aforesaid.



*[Signature]*  
Notary Public Signature

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(Seal)

National City Mortgage Co.,  
a subsidiary of National City Bank

By: Jennifer Mifflin  
Its: Mortgage Officer

Witness

Witness

(Space Below This Line For Corporate Acknowledgement)

STATE OF: OHIO

COUNTY OF: MONTGOMERY

BEFORE ME, the undersigned authority, on this day personally appeared Jennifer Mifflin, the  
Mortgage Officer of National City Mortgage Co., a subsidiary of National City Bank, known to  
me to be a person whose name is subscribed to the following instrument, and acknowledged to me that he/she executed the same  
for the purposes and consideration therein expressed as the act and deed of said corporation/association and in the capacity  
therein stated.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this

3rd day of January, 2008.

Eileen R. Burrall  
Notary Public (Seal)

Printed Name: EILEEN R. BURRALL  
and For the State of Ohio  
My Commission Exp. June 3, 2012

My Commission Expires:

06-03-12

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