

# UNOFFICIAL COPY

Doc#: 1526155057 Fee: \$54.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 09/18/2015 09:09 AM Pg: 1 of 4

**This Instrument Prepared By:  
After Recording Return To:**

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

\_\_\_\_\_  
Signature (Kentucky only)

7'

\_\_\_\_\_  
[Space Above This Line for Recording Data]

19562805

## LOAN MODIFICATION AGREEMENT

Maximum principal indebtedness for Tennessee Recording Tax Purposes is \$0.00 (Tennessee only)

"Borrower"<sup>1</sup> means Carlos Nava  
Ada S. Nava

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 01/26/07 evidencing account number XXX-XXX-XXX6155-XXXX.

"Property Owner" means a person in title to the Property who is not a Borrower.

"Security Instrument" means the mortgage or deed of trust that secures the Note, which is dated the same date as the Note and which is of record in Book, Volume, or Liber No. N.A., at page N.A. ( or as No. 152055302) of the Official Records of Cook County, State (or Commonwealth) of Illinois, upon the following described property situated in WheelingTown or District, Cook County, State of Illinois:

See Attached Legal Description

Tax Key/Parcel ID #:03-03-304-026-0000 (Delaware and Wisconsin only)

which currently has the address of 924 Pebble Drive., Wheeling, IL 60090.

<sup>1</sup> If more than one Borrower or Property Owner is executing this Agreement, each is referred to as "I." For purposes of this Agreement, words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

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## MODIFICATION

This Loan Modification Agreement ("Agreement") amends and supplements (1) the Security Instrument on the Property, and (2) the Note secured by the Security Instrument. The Security Instrument and Note together, as they may have previously been amended, are referred to as the "Loan Documents." All capitalized terms that are not defined in this Agreement have the meaning given to them in the Loan Documents.

**Final Payment Due Date:**

The Final Payment Due Date is changed to N/A. Borrower agrees to pay the entire outstanding Principal Balance, together with unpaid and accrued interest and any other charges owing, on or before this date.

**Variable Interest Rate:**

Beginning on N/A, the minimum **\*\*ANNUAL PERCENTAGE RATE\*\*** is changed to N/A %, no matter how much the Index Rate may decline.

Beginning on N/A, the Margin is changed to N/A percentage points. The Index Rate in effect today is N/A % per year. Therefore, the estimated beginning interest rate and corresponding **\*\*ANNUAL PERCENTAGE RATE\*\*** under this Agreement is N/A % per year which is equivalent to a Daily Periodic Rate of N/A %. This is an estimate only. The rate will be higher if a higher Index Rate is published any time during a billing cycle, including any billing cycle that includes the date of this Agreement.

**Fixed Rate Conversion:** This section applies to the Fixed Rate Conversion feature identified by the tracking number N/A.

The principal balance of this Fixed Rate Conversion feature is N/A as of N/A.

Beginning on N/A, the interest rate for this Fixed Rate Conversion feature is changed to N/A %.

The term for this Fixed Rate Conversion feature is changed to end on N/A.

**Payment Changes:** The minimum monthly payment for this Fixed Rate Conversion feature is changed to \$ N/A, beginning N/A.

**Annual Fee:**

The Annual Fee is changed to \$ N/A.

**Advances and Credit Limit:**

Borrower may no longer request Advances.

The Credit Limit is reduced to \$N/A.

The Credit Limit is increased to \$N/A.

## MODIFICATION FEE

Borrower agrees to pay a Modification Fee of \$ N/A.

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## ADDITIONAL AGREEMENTS

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 payments under the Security Instrument shall also apply to default in making of the modified payments under this Agreement.
- (b) All terms of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents.
- (d) This Agreement is not effective unless signed by both Borrower and Lender.

**[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]**

Property of Cook County Clerk's Office

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TCF National Bank

By: [Signature]  
(Signature)

Its Vice President

8-12-14  
Date of Lender's Signature

Carlos Nava 8/28/15  
Borrower Carlos Nava Date

Ada S. Nava 8/28/15  
Borrower Ada S. Nava Date

By signing, the Property Owner agrees to all the changes made to the Loan Documents under this Agreement.

\_\_\_\_\_  
Property Owner Date

\_\_\_\_\_  
Property Owner Date

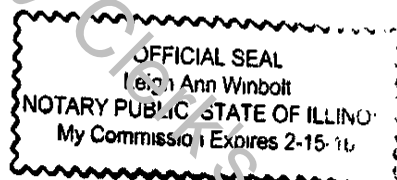
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[Space Below This Line for Acknowledgment]

### LENDER ACKNOWLEDGEMENT

State of COLORADO)  
)SS.  
County of ARAPAHOE)

The foregoing instrument was acknowledged before me this 12th day of August, 2015, by Melissa Furey, the Vice President of TCF National Bank

Notary Public: [Signature]  
Printed Name: Lugh Ann Winbolt



My Commission Expires:  
2-15-16

### BORROWER ACKNOWLEDGMENT

STATE OF Illinois  
COUNTY OF LaSalle

This instrument was acknowledged before me on this 28 day of August, 2015 by [Signature] Husband and Wife, Carlos Nava and Ada S. Nava.

[Signature]  
Notary Public

(SEAL)

