


# UNOFFICIAL COPY

Doc#: 1528857186 Fee: \$58.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 10/15/2015 10:43 AM Pg: 1 of 6

This Document Prepared By:  
**MARILYN MARIE MCDONOUGH**  
**PNC BANK, NATIONAL**  
**ASSOCIATION, SUCCESSOR BY**  
**MERGER TO NATIONAL CITY**  
**MORTGAGE, A DIVISION OF**  
**NATIONAL CITY BANK**

3232 NEWMARK DR  
MIAMISBURG, OH 45342  
(888) 224-4702

~~When Recorded mail to:~~ #:9891312  
First American Title   
Loss Mitigation Title Services 1454.1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: SOBIE - MOD REC SVC

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

Tax/Parcel #: 27243070061032

[Space Above This Line for Recording Data]

Original Principal Amount: \$135,000.00  
Unpaid Principal Amount: \$132,130.42  
New Principal Amount \$135,352.40  
New Money (Cap): \$3,221.98

Freddie Mac Loan No.:0452819636  
Loan No: 0005302862

50567610

## 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 24TH day of JULY, 2015, between PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161  
07272015\_57  
First American Mortgage Services

0005302862

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("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, and TIMOTHY S SOBIE AND FRANCES L SOBIE HUSBAND AND WIFE ("Borrower"), whose address is 7945 WEST 164TH COURT, TINLEY PARK, ILLINOIS 60477, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated **DECEMBER 21, 2006**, in the original principal sum of U.S. **\$135,000.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, the Note bearing the same date as and recorded on **DECEMBER 28, 2006** in INSTRUMENT NO. **0636233004**, 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:

**7945 WEST 164TH COURT, TINLEY PARK, ILLINOIS 60477**  
[Property Address]

the real property described being set forth as follows:

**" SEE ATTACHED SCHEDULE A "**

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 Balance. As of **AUGUST 1, 2015**, the amount payable under the Note and Security Instrument (the "New Principal Balance") is U.S. **\$135,352.40**. **\$40,600.00** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$94,752.40**.
2. Interest Rate. Borrower promises to pay the Interest Bearing Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **2.0000%**, beginning **AUGUST 1, 2015**, both before and after any default described in the Note. The yearly rate of **2.0000%** will remain in effect 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. **\$286.93**, beginning on the **1ST** day of **SEPTEMBER, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2055**, (the "Maturity Date"), Borrower 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 payments 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 accrued and 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 dates or the amount of the monthly payments unless Lender agrees in writing to those changes.

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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 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.

 SOBIE  
 50567610 IL  
 FIRST AMERICAN ELS  
 MODIFICATION AGREEMENT  


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In Witness Whereof, I have executed this Agreement.

Timothy S Sobie  
Borrower: **TIMOTHY S SOBIE**

8-11-15  
Date

Frances L Sobie  
Borrower: **FRANCES L SOBIE**

8-11-15  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

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

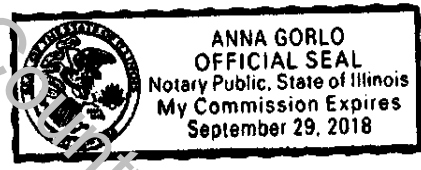
**BORROWER ACKNOWLEDGMENT**  
State of **ILLINOIS**

County of COOK

This instrument was acknowledged before me on August 11, 2015 (date) by

TIMOTHY S SOBIE, FRANCES L SOBIE (name/s of person/s acknowledged).

Anna Gorlo  
Notary Public  
(Seal)



Printed Name: ANNA GORLO

My Commission expires:  
sep. 29, 2018

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In Witness Whereof, the Lender have executed this Agreement.

**PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

By AMBER JOHNSTON (print name) 8/14/15 Date  
Mortgage Officer (title)  
 [Space Below This Line for Acknowledgments]

**LENDER ACKNOWLEDGMENT**

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 8/14/15  
 (date) by **AMBER JOHNSTON**, the **MORTGAGE OFFICER** of **PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

, a \_\_\_\_\_ national association, on behalf of the national association

Keith J Bennett  
 Notary Public

Printed Name: KEITH J. BENNETT  
 My commission expires: NOTARY PUBLIC - STATE OF OHIO  
Recorded in Montgomery County  
My commission expires Sept. 30, 2015



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

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## Exhibit A

### Legal Description

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE CITY OF TINLEY PARK, COUNTY OF COOK AND STATE OF ILLINOIS:

UNIT NUMBER 128, IN LOT 4, IN BREMETOWNE ESTATES, UNIT NUMBER 6, PHASE NUMBER 2, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; OF THE SOUTH EAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; OF PART OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; ALSO, OF PART OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 25; OF PART OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS DELINEATED ON SURVEY OF LOT 4; WHICH SURVEY IS ATTACHED AS EXHIBIT "A"-1, TO THE DECLARATION MADE BY THE BEVERLY BANK, AS TRUSTEE UNDER TRUST NUMBER 83151, RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 21860503, DATED APRIL 7, 1972; TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID LOT 4, AFORESAID, (EXCEPTING FROM SAID LOT 4, ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF, AS DEFINED AND SET FORTH IN THE SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS.

PARCEL ID NO: 27-24-307-006-1022

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS:  
7945 164TH CT,  
TINLEY PARK, IL 60477-1472.

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