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Doc#: 1618762005 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/05/2016 08:19 AM Pg: 1 of 6

This Document Prepared By:
DENISE K STEWART
PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

~~When recorded mail to:~~ #: 10293861
First American Title 
Loss Mitigation Title Services 1454.1
P.O. Box 27670
Santa Ana, CA 92799
RE: KRUPICZOWICZ - MOD REC SVC

Tax/Parcel #: 13-30-219-062

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Original Principal Amount: \$211,105.00
Unpaid Principal Amount: \$191,615.04
New Principal Amount: \$204,540.41
Capitalization Amount: \$12,925.37

FHA/VA/RHS Case No.: 137-5409925 703
Loan No: 0006237774

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **5TH** day of **MAY, 2016**, between **JENNIFER KRUPICZOWICZ UNMARRIED** ("Borrower"), whose address is **2919 NORTH NATOMA AVENUE UNIT 2, CHICAGO, ILLINOIS 60634** and **PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

("Lender"), whose address is **3232 NEWMARK DR, MIAMISBURG, OH 45342** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **NOVEMBER 3, 2009** and recorded on **DECEMBER 29, 2009** in **INSTRUMENT NO. 0936329041, COOK**

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COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. **\$211,105.00**, 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 **2919 NORTH NATOMA AVENUE UNIT 2, CHICAGO, ILLINOIS 60634**

the real property described is located in **COOK COUNTY, ILLINOIS** and being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION "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, **JUNE 1, 2016** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$204,540.41**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$12,925.37** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.2500%**, from **JUNE 1, 2016**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,006.22**, beginning on the **1ST** day of **JULY, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2046** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, 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 is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security 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. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for**

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the underlying debt.

6. 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 as 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.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

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In Witness Whereof, I have executed this Agreement.

Borrower: JENNIFER KRUPICZOWICZ

16 MAY 16
Date

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

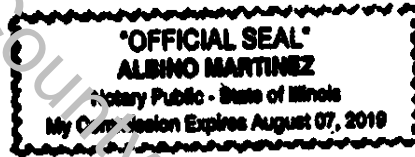
County of Cook

This instrument was acknowledged before me on May 16, 2016 (date) by

JENNIFER KRUPICZOWICZ (name/s of person/s acknowledged).

Albino Martinez
Notary Public
(Seal)

Printed Name: Albino Martinez




My Commission expires:
August 7, 2019

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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 EILEEN BURRALL (print name) 5-20-16 Date
 Mortgage Officer (title)

_____[Space Below This Line for Acknowledgments]_____

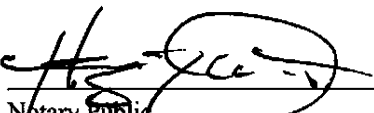
LENDER ACKNOWLEDGMENT

State of OHIO

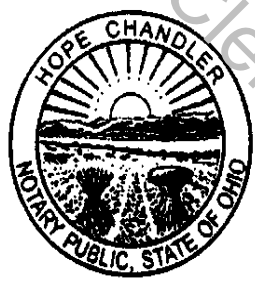
County of Montgomery

The foregoing instrument was acknowledged before me this 5-20-16
 (date) by **EILEEN BURRALL**, the **MORTGAGE OFFICER** of **PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

, a _____ corporation, on behalf of the corporation


 Notary Public

Printed Name: Hope Chandler
 My commission expires: 9/30/2020



HOPE CHANDLER
NOTARY PUBLIC
STATE OF OHIO
 RECORDED IN
 MONTGOMERY COUNTY
 My Commission Expires
 September 30, 2020

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

LOAN# 0006237774

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PARCEL# 13-30-219-062

Exhibit A**Legal Description**

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

PARCEL 1: UNIT 2919-2: THE EAST 20 FEET OF THAT PART OF THE SOUTH 1/2 OF LOT 102 IN THE FIRST ADDITION TO MONTCLARE GARDENS, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR RAILROAD RIGHT OF WAY) OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF A LINE DRAWN PERPENDICULAR TO THE SOUTH LINE OF LOT 102, AT A POINT WHICH IS 51.77 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 102, AS MEASURED ALONG SAID SOUTH LINE OF LOT 102, TO A POINT ON THE NORTH LINE OF SAID LOT 102 WHICH IS 52.59 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT 102, AS MEASURED ALONG SAID NORTH LINE OF LOT 103, IN COOK COUNTY, ILLINOIS.

PARCEL 2: A NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SET FOR IN THE DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED DECEMBER 30, 2004 AS DOCUMENT 0436519071 AND AMENDED AND RESTATED BY INSTRUMENT RECORDED JANUARY 10, 2005 AS DOCUMENT 0501027033 AND FIRST AMENDMENT RECORDED APRIL 21, 2005 AS DOCUMENT NO. 051118133 AND SECOND AMENDMENT RECORDED OCTOBER 19, 2005 AS DOCUMENT NO. 0529219025 AND AS CREATED BY DEED FOR THE PURPOSE OF INGRESS AND EGRESS OVER THE FOLLOWING DESCRIBED LAND: THE SOUTH 10 FEET OF THE NORTH 1/2 OF LOT 102 IN FIRST ADDITION TO MONT CLARE GARDENS, AFORESAID, AND THE NORTH 10 FEET OF THE SOUTH 1/2 OF LOT 102 IN FIRST ADDITION TO MONT CLARE GARDENS, AFORESAID.

TAX ID #: 13-30-219-062

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS:
2919 N NATOMA AVE,
CHICAGO, IL 60634-4889.

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



51583809 KRUPICZOWICZ

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FIRST AMERICAN ELS
MODIFICATION AGREEMENT

