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Doc#: 1619525011 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/13/2016 11:20 AM Pg: 1 of 5

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

TCF National Bank
Deb Tanberg
Attn: Modification Group
1405 Xenium Lane
Mail Code PCC-2E-L
Plymouth, MN 55441

____ (Kentucky only)
Signature



[Space Above This Line for Recording Data]

LOAN MODIFICATION AGREEMENT

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

"Borrower"¹ means Joseph A. Musso and Meghan A. Musso

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 05/30/2014 evidencing account number XXX-XXX-XXX9002-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. 1416246040) of the Official Records of Cook County, State (or Commonwealth) of Illinois, upon the following described property situated in N/A Town or District, Cook County, State of Illinois:

See Attached Legal Description

Tax Key/Parcel ID #:09-34-222-003-000 (Delaware and Wisconsin only)

which currently has the address of 1845 W Crescent Avenue, Park Ridge, IL 60068.

¹ 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 \$293,000.00.

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: Deb Tanberg
(Signature)

Its Officer
6/6/16
Date of Lender's Signature

[Signature] 7/7/16
Borrower Joseph A. Musso Date

[Signature] 7.7.16
Borrower Meghan A. Musso Date

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

[Signature] 7/7/16
Property Owner Date

[Signature] 7.7.16
Property Owner Date

Property of Cook County, IL Notary's Office

[Space Below This Line for Acknowledgment]

LENDER ACKNOWLEDGEMENT

State of MINNESOTA)
)SS:
County of HENNEPIN)

The foregoing instrument was acknowledged before me this 6/16 day of July, 2016, by Deb Tanberg, the Officer of TCF National Bank.

Notary Public: [Signature]

Printed Name: _____



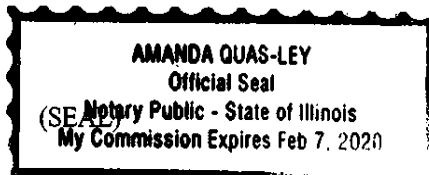
My Commission Expires:

BORROWER ACKNOWLEDGMENT

STATE OF IL
COUNTY OF Cook

This instrument was acknowledged before me on this 7 day of July 2016 by Joseph A. Musso and Meghan A. Musso, Husband and Wife.

[Signature]
Notary Public



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EXHIBIT A - LEGAL DESCRIPTION

Order No.: 16AC1616073LP

For APN/Parcel ID(s): 09-34-222-003-0000

LOT 8 IN JAMES C. MORELAND'S PARK RIDGE OAKS, A SUBDIVISION OF LOT 19 AND THE NORTH 171 FEET OF THAT PART OF LOT 20 LYING NORTH OF TALCOTT ROAD IN GREENBAUM'S SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING NORTH OF TALCOTT ROAD (EXCEPT THE WEST 4.50 CHAINS OF THE NORTH 13 CHAINS THEREOF) ACCORDING TO THE PLAT RECORDED JUNE 14, 1946 AS DOCUMENT 13821187 IN COOK COUNTY, ILLINOIS

County of Cook County Clerk's Office