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Doc#: 1628828022 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/14/2016 09:32 AM Pg: 1 of 5

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

Prepared By:
RUTH RUHL, P.C.
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

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CENLAR FSB
Loan No.: 0020764544

LOAN MODIFICATION AGREEMENT (Providing for Adjustable Note Rate)

This Loan Modification Agreement ("Agreement"), made this 22nd day of July, 2016, between Tresa L. Jackson, a single woman/ never married, whose address is 1650 W. 52nd Place, Chicago, Illinois 60620 ("Borrower") and Polish National Alliance of the United States of North America, whose address is 425 Phillips Blvd, Ewing, New Jersey 08618

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, in the original loan amount of U.S. \$ 540,000.00 and dated June 16th, 2006, recorded June 20th, 2006, and recorded in Book/Liber N/A, Page N/A, Instrument No. 0617104257, and modified by agreement recorded March 6th, 2014 in Book/Liber N/A, Page N/A, Instrument No. 1406554097 of the Official Records of Cook County, Illinois, and further assigned to Lender and recorded on September 26th, 2006, in Book N/A, Page N/A, Instrument No. 0626908042

(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 8101-8103 South Loomis Road, Chicago, Illinois 60620

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that real property is described as follows:

LOT 36 IN BLOCK 12 IN FIRST ADDITION TO AUBURN HIGHLANDS, BEING HART'S SUBDIVISION OF BLOCKS 11 & 12 AND THE EAST 1/2 OF BLOCKS 3, 6 & 10 IN CIRCUIT COURT PARTITION OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 20-32-120-001

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 August 1st, 2016, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 472,673.26, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

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 3.750%, effective August 1st, 2016. Borrower promises to make monthly payments of principal and interest of U.S. \$ 2,189.02, beginning on the 1st day of September, 2016, and continuing thereafter on the same day of each succeeding month until the next scheduled interest rate change date of July 1st, 2021 effective with the August 1st, 2021 payment and every twelve (12) months thereafter. If on August 1st, 2046, Borrower still owes amounts under this modification agreement, Borrower will pay these amounts in full on that date, which is called the ("Maturity Date"). The Borrower will make such payments at:

CENLAR FSB
425 Phillips Blvd.
Ewing, NJ 08618

3. 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 delivered or mailed 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 the Security Instrument without further notice or demand on Borrower.

4. 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 Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the specified date 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

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(b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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. 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 the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

(c) 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.

(d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

(e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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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August 14, 2016 _____ (Seal)
 Date _____ Tresa L. Jackson -Borrower

N/A _____ (Seal)
 Date _____ -Borrower

N/A _____ (Seal)
 Date _____ -Borrower

N/A _____ (Seal)
 Date _____ -Borrower

BORROWER ACKNOWLEDGMENT

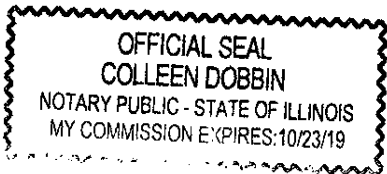
State of Ill §
 County of Cook §
 §

On this 14th day of August, 2016, before me,
Tresa L. Jackson [name of notary], a Notary Public in and for said state,
 personally appeared Tresa L. Jackson

[name of person acknowledged], known to me to be the person who executed the within instrument, and
 acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)

Colleen Dobbin _____
 Notary Signature
Colleen Dobbin _____
 Type or Print Name of Notary
 Notary Public, State of Ill _____
 My Commission Expires: 10-23-19



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Loan No.: 0020764544

Polish National Alliance of the United
States of North America -Lender

09-14-2016

-Date

By: [Signature]
Printed Name: Frank J. Spula
Its: President

LENDER ACKNOWLEDGMENT

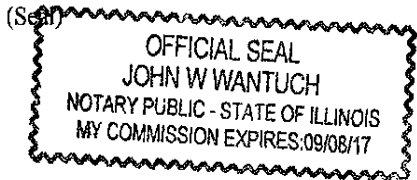
State of ILLINOIS

County of COOK

§
§
§

On this 14TH day of September, 2016, before me,
JOHN W. WANTUCH [name of notary], a Notary Public in and for said state, personally
appeared Frank J. Spula, President
[name of officer or agent, title of officer or agent] of Polish National Alliance of the United States of North America

known to me to be the person who executed the within instrument on behalf of said entity, and acknowledged to me that he/she/they executed the same for the purpose therein stated. [name of entity]



[Signature]
Notary Signature
JOHN W. WANTUCH
Type or Print Name of Notary

Notary Public, State of ILL
My Commission Expires: 9-8-17