



Doc# 1702612065 Fee \$46.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 01/26/2017 02:03 PM 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"<sup>1</sup> means DARRYL B. COBB AND ANGELA S. COBB

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 12/01/15 evidencing account number XXX-XXX-XXX7952-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. 1535001025) 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:

Legal Description: SEE ATTACHED

Tax Key/Parcel ID #:20-11-401-051-0000 (Delaware and Wisconsin only)

which currently has the address of 5107 KIMBARK AVE, CHICAGO, IL, 60615.

S Y  
P 5  
S N  
SC Y  
INT AP

<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.

FILE #  
FIRST AMERICAN TITLE  
2819834

# UNOFFICIAL COPY

## 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 of any kind and the Credit Limit is reduced to \$N/A.

The Credit Limit is reduced to \$47,500.00.

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

## MODIFICATION FEE

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

# UNOFFICIAL COPY

## 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

# UNOFFICIAL COPY

TCF National Bank

By: [Signature]  
(Signature)

Its Officer

01/06/17  
Date

Date of Lender's Signature

[Signature] 1/13/17  
Borrower DARRYL B. COBB Date

[Signature] 1/13/17  
Borrower ANGELA S. COBB Date

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

[Signature] 1/13/17  
Property Owner Date

[Signature] 1/13/17  
Property Owner Date

Property of Cook County Clerk'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<sup>TH</sup> day of JANUARY, 2017, by Daniel Pruden, the Officer of TCF National Bank.

Notary Public: [Signature]

Printed Name: Kari Kathleen McKenzie

My Commission Expires:

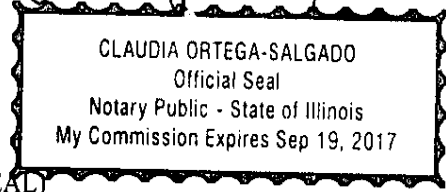


### BORROWER ACKNOWLEDGMENT

STATE OF Illinois  
COUNTY OF COOK

This instrument was acknowledged before me on this 13 day of January 2017 by DARRYL B. COBB AND ANGELA S. COBB.

[Signature]  
Notary Public



(SEAL)

# UNOFFICIAL COPY

## EXHIBIT A

### LEGAL DESCRIPTION

Legal Description: LOT 4 IN OWNER'S DIVISION OF LOTS 17 AND 18 (EXCEPT THE WEST 120 FEET OF LOT 18) IN BLOCK 11 OF CORNELL, HIBBARD AND GOODMAN'S SUBDIVISION OF BLOCKS 11 AND 12 OF KIMBARK'S ADDITION TO HYDE PARK, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Permanent Index #'s: 20-11-401-051-0000 Vol. No. 0255

Property Address: 5107 South Kimbark Avenue, Chicago, Illinois 60615

Property of Cook County Clerk's Office