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1708049103

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

Doc# 1708049103 Fee \$48.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 03/21/2017 10:47 AM PG: 1 OF 6

Signature (Kentucky only)

Mail to:
Proper Title, LLC
1530 E. Dundee Rd Ste. 250
Palatine, IL 60074

PT16-33722

[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 Michelle Houston and Joshua M Houston

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 06/13/2014 evidencing account number XXX-XXX-XXX3970-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. 1417150033) of the Official Records of Cook County, State (or Commonwealth) of Illinois, upon the following described property situated in N/ATown or District, Cook County, State of Illinois:

See Attached Legal Description

Tax Key/Parcel ID #:09-26-109-004-0000 (Delaware and Wisconsin only)

which currently has the address of 841 N Lincoln Ave, 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 of any kind and the Credit Limit is reduced to \$48,153.78.

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

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 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: [Signature]
(Signature)
Date

Michelle Houston 11/15/16
Borrower Michelle Houston

Its Officer

10/28/16
Date of Lender's Signature

Borrower Date

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

[Signature] 11/15/16
Property Owner Joshua M Houston Date

Property Owner Date

[Space Below This Line for Acknowledgment]

LENDER ACKNOWLEDGEMENT

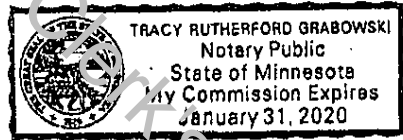
State of MINNESOTA)
)SS.
County of HENNEPIN)

The foregoing instrument was acknowledged before me this 28th day of October, 2016, by Shaun Sontag, the Officer of TCF National Bank.

Notary Public: [Signature]

Printed Name: Tracy Grabowski

My Commission Expires:
Jan 31, 2020



BORROWER ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Cook

This instrument was acknowledged before me on this 15th day of November 2016 by Michelle Houston and Joshua M Houston.

[Signature]
Notary Public



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Legal Description

LOT 13 IN COLLINS COUNTRY CLUB ADDITION TO PARK RIDGE, A SUBDIVISION OF PART OF THE NORTHWEST 1/4 IN SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as 841 NORTH LINCOLN AVENUE, Park Ridge, Illinois 60068
Parcel ID(s): 09-26-109-004-0000

Property of Cook County Clerk's Office

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**AFFIDAVIT FOR CERTIFICATION of
DOCUMENT COPY
(55 ILCS 5/3-5013)**

STATE OF ILLINOIS }
 } ss.
COOK COUNTY }

I, (print name) Christine Geiger being duly sworn, state that I have access to the copies of the attached document(s) (state type(s) of document(s))

Loan Modification Agreement, ~~Mortgage and Subordination Agreement~~

as executed by (name(s) of party(ies))

Shaun Schtag, Michelle Houston and Joshua M. Houston

My relationship to the document is (ex. – Title Company, agent, attorney)

Title Company, Proper Title

I state under oath that the original of this document is lost, or not in possession of the party needing to record the same. To the best of my knowledge the original document was not intentionally destroyed or in any manner disposed of for the purpose of introducing a copy thereof in place of the original.

Affiant has personal knowledge that the foregoing statements are true.

Christine M. Geiger
Signature

3/21/17
Date

Subscribed and sworn to before me

this 21st day of March, 2017.

[Signature]
Notary Public

