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1724022003

Doc# 1724022003 Fee \$44.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 08/28/2017 09:29 AM PG: 1 OF 4

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AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE

This Agreement for Modification, Reamortization, or Extension of a Mortgage ("Agreement"), made this 13th day of June, 2017, between Janice Neitzel and Craig Neitzel, Wife and Husband ("Borrower") and Think Mutual Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated July 24, 2015 and recorded in Book or Liber _____, at page(s) _____, as Document Number 1523041265 of the Cook Records (Name of Records)

of Cook County, Illinois, (2) the Note, bearing the same date as, and secured by, (County and State, or other Jurisdiction)

the Security Instrument, and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Mortgage," and the Mortgage covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

1935 S Archer Ave Unit 523, Chicago Illinois 60616,

(Property Address)

the real property described being set forth as follows:

See 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 Mortgage):

- Under the terms of the Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of U.S. \$197,717.46 of principal, \$ _____ of interest thereon, \$ _____ of advances made by the Lender thereunder, and U.S. \$ _____ of interest on such advances, aggregating a total sum of U.S. \$ _____ for which amount the Borrower is indebted to the Lender under the Mortgage.

S Y/S
P 4
S 10
M 10
SC VS
E VS
INT TA

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2. Lender has accepted or will hereby accept from the Borrower the sum of U.S. \$12,000.00, which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S. \$ _____, which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
3. After application of the amounts provided by Borrower as described in paragraph 2, Borrower promises to pay to Lender U.S. \$185,717.46 ("Unpaid Principal Balance") plus interest on the Unpaid Principal Balance at the yearly rate of 4.375% from June 01, 2017. The interest rate Borrower will pay may change in accordance with the terms of the Mortgage. The amount of the Borrower's monthly payment of principal and interest is U.S. \$956.72, which amount shall be paid to Lender beginning on the 1st day of July, 2017. The amount of Borrower's monthly payment may change in accordance with the terms of the Mortgage. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2045 ("Maturity Date"), Borrower still owes amounts under the Mortgage as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
4. 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 Mortgage.

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 Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on Borrower.

5. Borrower also will comply with all other covenants, agreements, and requirements of the Mortgage, including without limitation, 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 Mortgage.
6. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Mortgage, shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Mortgage 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 Mortgage, 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 Mortgage 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 Mortgage.

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- (d) 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 Borrower.

Think Mutual Bank

By: Jill Brion, VP of Credit Administration

[Signature] 6/20/17
Name Date

[Signature] 6/13/17 (Seal)
Janice Neitzel
[Signature] 6/13/17 (Seal)
Craig Neitzel

Prepared by: Cheryl Steggerda
Return to:
Think Mutual Bank
PO Box 6477
Rochester, MN 55903

[Space Below This Line For Acknowledgments]

State of Illinois

ss:

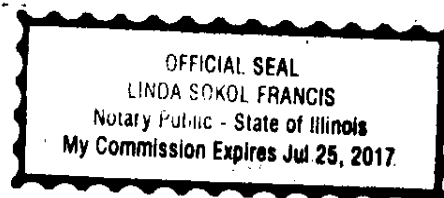
County of Cook

On this 13th day of June, 2017, before me personally appeared Janice Neitzel and Craig Neitzel, Wife and Husband, to me known to be the person or persons described in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her free act and deed.

In TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first written above.

WITNESS my hand and official seal.

[Signature]
Notary Public
My Commission Expires:



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EXHIBIT "A"

For APN/Parcel ID(s): 17-21-414-011-1169 and 17-21-414-011-1232

UNIT NUMBER 523 AND G-101, IN POINTE 1900 ON STATE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOTS 1 TO 7 BOTH INCLUSIVE, TOGETHER WITH THE VACATED 30 FOOT ALLEY LYING EAST OF AND ADJOINING EAST LINE OF SAID LOT 6 AND LYING WEST OF AND ADJOINING THE WEST LINE OF SAID LOTS 2 TO 5, BOTH INCLUSIVE, IN BLOCK 32 IN CANAL TRUSTEES NEW SUBDIVISION OF BLOCKS IN EAST FRACTIONAL SOUTHEAST $\frac{1}{4}$ OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN;

WHICH SURVEY IS ATTACHED AS EXHIBIT "E" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0421739021, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

Proposed for Cook County Clerk's Office