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Doc#: 1800457071 Fee: \$86.00

Karen A. Yarbrough

Cook County Recorder of Deeds **52** MARKOWITZ

Date: 01/04/2018 09:40 AM Pg: 1 of 6



NOTE - MODIFICATION AGREEMENT

xxxxxx4452



Space Above This Line For Recording Data

Prepared By: National City Mortgage Co., a subsidiary of National City Bank

JASON COBURN

Homeowners Assistance Department

Building 5

3232 Newmark Drive

Miamisburg OH 45342

NCM

xxxxxx4452

FHA Case No:

703 137-2391201

Original Principal Amount \$104,495.00
Unpaid Principal Amount \$150,819.65
New Principal Amount \$203,812.62
Capitalization Amount \$23,067.37

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement") is made this 11th day of September, 2009, between KATRINKA MARKOWITZ & JOHN C BUCKLEY and National City Mortgage Co., a subsidiary of National City Bank ("Lender"). Amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated May 2, 2003 and recorded May 23, 2003 As Instrument Number 0314335310

of the Official Records of COOK County, IL and (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

5429 S RIDGEWOOD CT

CHICAGO

IL 60615

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The real property described being set forth as follows:
See Attached 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 Note or Security Instrument):

1. As of October 1, 2009, the amount payable under the Note and the Security Instrument (the "unpaid Principal Balance") is U.S. \$203,882.62 consisting of the amount(s) loaned to the Borrower(s) by the lender and any interest capitalized to date.
2. The borrower(s) promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.000% from October 1, 2009. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$1,094.49 beginning on the day of November 1, 2009 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2039, the Borrower(s) still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower(s) will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at (Lender's address)

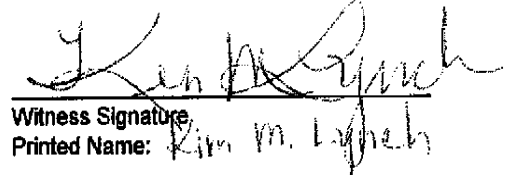
National City Mortgage Co.
a subsidiary of National City Bank
3232 Newmark Drive,
Miamisburg Ohio, 45342

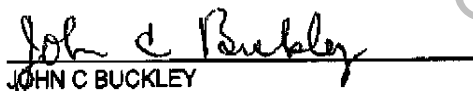
or at such other place as the Lender may require.

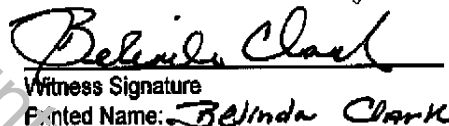
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3. The Borrower(s) represents that the Borrower(s) ✓ is, _____ is not, the occupant of the Property.
4. The Security Instrument, including without limitations, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower(s) is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph number 1 above:
- a. Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- b. all terms and provisions of any adjustable rate rider 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. Nothing in this Agreement shall be understood or construed to a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.


KATRINKA MARKOWITZ


Witness Signature
Printed Name: Kim M. Lynch


JOHN C BUCKLEY


Witness Signature
Printed Name: Belinda Clark

(Space Below This Line For Acknowledgement)

STATE OF: ILLINOIS
COUNTY OF: COOK

On this 23rd day of September, 2009, before me a notary public came the above named

KATRINKA MARKOWITZ & JOHN C BUCKLEY
acknowledged the within indenture of Mortgage to be their act and deed, and desired the same to be recorded
as such.

Witness my hand and seal, the day and year aforesaid.


Notary Public Signature

My commission expires:

Official Seal
Dorothy G. Capers
Notary Public State of Illinois
My commission expires January 20, 2013

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(Seal)
National City Mortgage Co.,
a subsidiary of National City Bank

Athena Wynn
By: Athena Wynn
Its: Authorized Representative

Dianna Romine
Dianna Romine Witness

Donna Newton
Donna Newton Witness

(Space Below This Line For Corporate Acknowledgement)

STATE OF OHIO

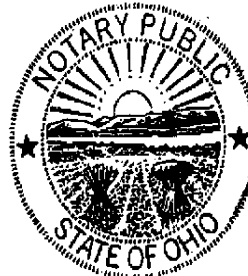
COUNTY OF: MONTGOMERY

BEFORE ME, the undersigned authority, on this day personally appeared Athena Wynn, an
Authorized Representative of National City Mortgage Co., a subsidiary of National City Bank, known to
me to be a person whose name is subscribed to the following instrument, and acknowledged to me that he/she executed the same
for the purposes and consideration therein expressed as the act and deed of said corporation/association and in the capacity
therein stated.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 26th day of September, 2009.

Elaine M Ruble
Notary Public (Seal)
Printed Name: Elaine M Ruble

My Commission Expires: 1/2/2013



ELAINE M. RUBLE, Notary Public
in and for the State of Ohio
My Commission Expires Jan. 2, 2013

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LEGAL DESCRIPTION

EXHIBIT "A"

LN # xxxxxx4452

~~Borrowers Last Name: Markowitz~~

TAX ID: 20114230160000

THE SOUTH 1/2 OF LOT 2 IN MC ROYS SUBDIVISION OF LOT 6 IN BLOCK 1 IN CHILDS
SUBDIVISION OF LOTS 1, 2, AND PART OF LOTS 3 AND 4 IN BLOCK 2 AND PART OF LOTS 1, 2
AND 3 IN RIDGEWOOD A SUBDIVISION OF THE SOUTH 38 ACRES OF THE WEST 1/2 OF THE
SOUTH EAST 1/4 OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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LENDER: National City Mortgage Co., a subsidiary of National City Bank

BORROWER(S): KATRINKA MARKOWITZ
JOHN C BUCKLEY

PROPERTY ADDRESS: 5429 S RIDGEWOOD CT
CHICAGO IL 60615

LOAN NUMBER: xxxxxx4452

ERROR AND OMISSIONS/COMPLIANCE AGREEMENT

STATE OF
COUNTY OF

IL
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The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

DATED effective this 23rd day of September, 2009
Katrinka Markowitz
KATRINKA MARKOWITZ

John C Buckley
JOHN C BUCKLEY

Sworn to and subscribed before me this 23rd day of September, 2009

Dorothy G. Capers

My Commission Expires:

