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Doc#: 1802349079 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 01/23/2018 09:15 AM Pg: 1 of 6

This Document Prepared By:
FARAH LYNN JOHNSON
PNC MORTGAGE, A DIVISION OF
PNC BANK, NATIONAL
ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When Recorded Mail To:
PNC BANK, N.A.
P.O. BOX 8800
DAYTON, OH 45401

Tax/Parcel #: 17-04-222-062-1099

[Space Above This Line for Recording Data]
Original Principal Amount: \$133,200.00 **Freddie Mac Loan No.: 724043920**
Unpaid Principal Amount: \$183,323.07 **Loan No: ****0836**
New Principal Amount: \$190,066.52
Capitalization Amount: \$6,743.45

LOAN MODIFICATION AGREEMENT (MORTGAGE) **(To a Fixed Interest Rate)**

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 29TH day of DECEMBER, 2017, between PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, and MICHELLE LAZOWSKI A SINGLE PERSON ("Borrower"), whose address is 1255 N SANDBURG TER #2104, CHICAGO, ILLINOIS 60610, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated SEPTEMBER 21, 2004, in the original principal sum of U.S. \$133,200.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, the Note bearing the same date as and recorded on OCTOBER 18, 2004 in

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161 11222017_57

****0836

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INSTRUMENT NO. 0429042454, of the **OFFICIAL** Records of **COOK COUNTY, ILLINOIS**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

1255 N SANDBURG TER #2104, CHICAGO, ILLINOIS 60610
[Property Address]

the real property described being set forth as follows:

The land referred to in this document is situated in the STATE OF ILLINOIS, COUNTY OF COOK, CITY OF CHICAGO, and described as follows:

SEE ATTACHED LEGAL EXHIBIT A

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. **Current Balance.** As of **JANUARY 1, 2018**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$190,066.52**.
2. **Interest Rate.** 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 **4.0000%**, beginning **JANUARY 1, 2018**, both before and after any default described in the Note. The yearly rate of **4.0000%** will remain in effect until principal and interest is paid in full.
3. **Monthly Payments and Maturity Date.** Borrower promises to make monthly payments of principal and interest of U.S. **\$794.36**, beginning on the **1ST** day of **FEBRUARY, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2058**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. **Place of Payment.** Borrower must make the monthly payment at **3232 NEWMARK DR, MIAMISBURG, OH 45342** or such other place as Lender may require.
5. **Partial Payments.** Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. **Property Transfer.** 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 given in accordance with Section 15 of the Security Instrument, within which Borrower must pay all sums secured by the Security

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

7. Compliance with Covenants. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, 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 Security Instrument.
8. 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. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.

Michelle Lazowski
Borrower: MICHELLE LAZOWSKI

1/8/18
Date

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT
State of ILLINOIS

County of COOK

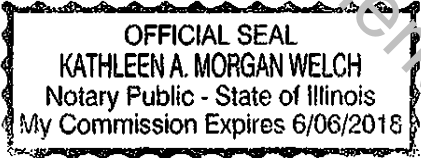
This instrument was acknowledged before me on January 8, 2018 (date) by

MICHELLE LAZOWSKI (name/s of person/s acknowledged).

Kathleen A. Morgan Welch
Notary Public

(Seal)
Printed Name: KATHLEEN A. MORGAN WELCH

My Commission expires:
06/06/2018



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In Witness Whereof, the Lender have executed this Agreement.

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION

By *Eileen Burrall* 1/16/18
 Eileen Burrall (print name) Date
 Mortgage Officer (title)
 [Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 1/16/18
 (date) by Eileen Burrall, the Mortgage Officer of PNC
MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION, a company, on behalf of the
 company

Sharita Wise
 Notary Public



SHARITA WISE
NOTARY PUBLIC
STATE OF OHIO
 RECORDED IN
 MONTGOMERY COUNTY
 My Commission Expires
 September 30, 2020

Printed Name: Sharita Wise
 My commission expires: 9-30-2020

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342

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Exhibit A (Legal Description)

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

UNIT NO. 2104-E IN ELIJOT HOUSE CONDOMINIUM AS DELINEATED ON A SURVEY OF LOT 15 (EXCEPT THE NORTH 48.50 FEET OF THE WEST 180 FEET THEREOF) AND ALSO EXCEPT THAT PART OF THE SOUTH 92.27 FEET OF THE WEST 137.805 FEET OF SAID LOT LYING ABOVE ELEVATION +18.50 FEET, CITY DATUM, IN CHICAGO LAND CLEARANCE COMMISSION NUMBER 3, BEING A CONSOLIDATION OF LOTS AND PARTS OF LOTS AND VACATED ALLEYS IN BRONSON'S ADDITION TO CHICAGO, AND CERTAIN RESUBDIVISIONS, ALL IN THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS:

BEING THE SAME PROPERTY AS CONVEYED FROM ANTOINETTE GHILARDUCCI, A SINGLE WOMAN TO MICHELLE M. LAZOWSKI, AS DESCRIBED IN DEED DOCUMENT NO. 99850719, DATED ON 08/09/1999, RECORDED ON 09/08/1999.

TAX ID #: 17-04-222-362-1099

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 1255 N SANDBURG TER, CHICAGO, IL 60610.

Property of Cook County Clerk's Office