

Return To:  
TranStar National Title  
2301 W. Plano Parkway  
Ste. 105  
Plano, TX 75075

File # 431298

**UNOFFICIAL COPY**

Doc#: 1808706077 Fee: \$60.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 03/28/2018 10:59 AM Pg: 1 of 7

**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 STACEY K. STURGULEWSKI

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 12/15/2014 evidencing account number XXX-XXX-XXX3792-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. 1501250007) 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:

See Attached Legal Description

Tax Key/Parcel ID #: 12-25-208-049-1006

which currently has the address of 3001 N ORIOLE AVE #302, CHICAGO, IL 60707.

<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.

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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 \$23,160.19.

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 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: Stacey Johnson  
(Signature)  
Date

Borrower STACEY K. STURGULEWSKI

Its Assistant Vice President

3/8/18  
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.

Property Owner \_\_\_\_\_ Date \_\_\_\_\_

Property Owner \_\_\_\_\_ Date \_\_\_\_\_

Property of Cook County Clerk's Office

[Space Below This Line for Acknowledgment]

### LENDER ACKNOWLEDGEMENT

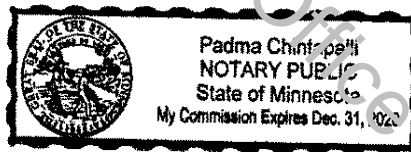
State of MINNESOTA)  
)SS.  
County of HENNEPIN)

The foregoing instrument was acknowledged before me this 8TH day of MARCH , 2018 , by Stacey Johnson, the Assistant Vice President, of TCF National Bank.

Notary Public: Padma Chintapalli

Printed Name: PADMA CHINTAPALLI

My Commission Expires: \_\_\_\_\_



### BORROWER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

This instrument was acknowledged before me on this \_\_\_\_\_ day of \_\_\_\_\_ by STACEY K. STURGULEWSKI .

# UNOFFICIAL COPY

TCF National Bank

By: Stacey Johnson  
(Signature)

Date

Its Assistant Vice President

3/8/18

Date of Lender's Signature

Stacey K. Sturgulewski  
Borrower STACEY K. STURGULEWSKI

3/15/18

Borrower

Date

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

Property Owner

Date

Property Owner

Date

[Space Below This Line for Acknowledgment]

### LENDER ACKNOWLEDGEMENT

State of MINNESOTA)

)SS.

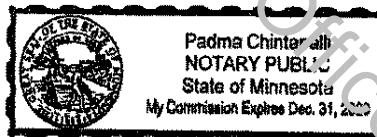
County of HENNEPIN)

The foregoing instrument was acknowledged before me this 8TH day of MARCH, 2018, by Stacey Johnson, the Assistant Vice President, of TCF National Bank.

Notary Public: Padma Chintaralli

Printed Name: PADMA CHINTARALLI

My Commission Expires:



### BORROWER ACKNOWLEDGMENT

STATE OF IL

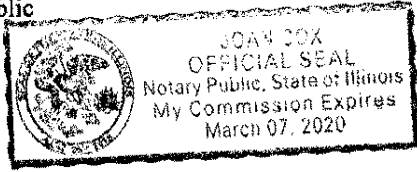
COUNTY OF COOK

This instrument was acknowledged before me on this 15 day of MARCH 2018 by STACEY K. STURGULEWSKI.

Joan Cox  
JOAN COX

# UNOFFICIAL COPY

Notary Public



(SEAL)

Property of Cook County Clerk's Office

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## EXHIBIT A – Legal Description

All that certain parcel of land situate in the City of Chicago, County of Cook and State of Illinois bounded and described as follows:

### PART A:

UNIT 302 IN THE WELLINGTON COMMONS CONDOMINIUMS AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED LAND:

LOT 11 (EXCEPT THE NORTH 1/2 THEREOF) IN J.W. THOMPSON AND COMPANY'S SECOND ADDITION TO ELMWOOD PARK GARDENS, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED SEPTEMBER 20, 1995 AS DOCUMENT NO. 95633013 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

### PART B:

THE EXCLUSIVE RIGHT TO THE USE OF DESIGNATED PARKING SPACE NO. 6, A LIMITED COMMON ELEMENT, DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID.

### PART C:

PERPETUAL RIGHT OF INGRESS AND EGRESS OVER AND UPON THE COMMON ELEMENTS OF THE ENTIRE LOT 11 DESCRIBED HEREINABOVE, AS MAY BE NECESSARY OR DESIRABLE FOR THE USE AND BENEFIT OF THE WELLINGTON COMMONS CONDOMINIUMS.

Being the same property as transferred by deed dated 03/14/2014, recorded 03/27/2014, from Leon Sturgulewski, as Trustee of The Clara H. Sturgulewski Living Trust Dated March 14, 1998, to Stacey Sturgulewski, an unmarried woman, individually, recorded as Document #: 1408656072.

Tax ID: 12-25-208-049-1006