UNOFFICIAL COPY

Doc#. 1820046029 Fee: $54.00
Karen A.Yarbrough
Cook County Recorder of Deeds
Date: 07/19/2018 09:26 AM Pg: 1 of 4

JORDAN CHRT
MAGR
NOTE - MODIFICATION AGREEMENT
1939

Space Above This Line For Recording Data

Prepared By: National City Mortgage Co., a subsidiary of National City Bank
BONNIE SEVERT Loss Mitigation
Building 2
3232 Newmark Drive
Miamisburg OH 45342
NCM xxxxxx1939

Parcel ID # 25-04-125-035-0000

FHA Case No.
703 137-0998520

Property of Cook County Clerk's Office

LOAN MODIFICATION AGREEMENT

Original Principal Amount: $73333.00
Unpaid Principal Amount: $67505.71
New Principal Amount: $75078.83
New Money (Cap): $7573.12

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement") is made this 12th day of November , 2007, between VICKIE JORDAN ("Borrower(s)") 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 April 19, 2001 and recorded May 14, 2001 , as Instrument No. 0010403288, of the Official Records of Cook County , Illinois 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

9044 S LOWE AVE , CHICAGO IL , 60620

UNOFFICIAL COPY

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 December 1, 2007 , the amount payable under the Note and the Security Instrument (the "unpaid Principal Balance") is U.S. $75,078.89 , 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 7.250% , from December 1, 2007 . The Borrower(s) promises to make monthly payments of principal and interest of U.S. $555.91 beginning on the day of January 1, 2008 , and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 1, 2031 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.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

LEGAL DESCRIPTION
EXHIBIT "A"
PARCEL ID # 25-04-125-035-0000

LOT 15 IN BLOCK 27 IN SISSON AND NEWMAN'S SUBDIVISION IN SOUTH ENGLEWOOD, BEING A SUB OF THE NORTHWEST 1/4 OF SECTION 4 AND THAT PORTION OF THE NORTHEAST 1/4 OF SECTION 5 LYING EAST OF THE CENTER LINE OF THE CHICAGO, ROCK ISLAND AND PACIFIC RAILROAD ALL IN TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

UNOFFICIAL COPY

3. The Borrower(s) represents that the Borrower(s) VS 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.

Vickie Jordan
VICKIE JORDAN

Witness Signature
Printed Name: BARBARA A. NEPA WOSKI

(Space Below This Line For Acknowledgement)

STATE OF Illinois :
COUNTY OF Cook

On this 21st day of Nov. ,2007, before me a notary public came the above named

VICKIE JORDAN &

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.

Bethsaida Gomez
Notary Public Signature

My commission expires: 3-13-2011

OFFICIAL SEAL
BETHSAIDA GOMEZ
Notary Public - State of Illinois
My Commission Expires Mar 13, 2011

Property of Cook County Clerk's Office