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Edward M. Moody
Cook County Recorder of Deeds
Date: 09/25/2019 12:26 PM Pg: 1 of 6

This Document Prepared By:
CORLISS ELAINE JAMES
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 #: 20-22-325-010-0000

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$337,509.00 **FHA/VA/RHS Case No.:282860815668**
Unpaid Principal Amount: \$300,832.11 **129**
New Principal Amount: \$323,414.95 **Loan No: ****0855**
Capitalization Amount: \$22,582.84

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 5TH day of SEPTEMBER, 2019, between OLUWAASHAKE RAINES AN UNMARRIED WOMAN ("Borrower"), whose address is 7025 S CALUMET AVE, CHICAGO, ILLINOIS 60637 and PNC MORTGAGE A DIVISION OF PNC BANK NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated MAY 30, 2013 and recorded on JUNE 13, 2013 in INSTRUMENT NO. 1316446061 BOOK N/A PAGE N/A, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$337,509.00, 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 7025 S CALUMET AVE, CHICAGO, ILLINOIS 60637

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the real property described is located in **COOK COUNTY, ILLINOIS** and 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 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, 2019** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$323,414.95**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$22,582.84**.
2. 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 **4.3750%**, from **OCTOBER 1, 2019**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,614.76**, beginning on the **1ST** day of **NOVEMBER, 2019**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 1, 2049** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

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

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, 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 is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security 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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a **Chapter 7** bankruptcy, and there having been no valid reaffirmation of the underlying debt, by

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entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

6. 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 as 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.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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 the Borrower.

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In Witness Whereof, I have executed this Agreement.

[Signature]
Borrower: **OLUWAASHAKE RAINES**

9/16/19
Date

_____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT
State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on 09/16/2019 (date) by

OLUWAASHAKE RAINES (name/s of person/s acknowledged).

[Signature]
Notary Public
(Seal)
Printed Name: Shaunise Trainor



My Commission expires:
11/01/2022

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In Witness Whereof, the Lender has executed this Agreement.

PNC MORTGAGE A DIVISION OF PNC BANK NATIONAL ASSOCIATION

Eileen Burrall
By **EILEEN BURRALL** (print name)
Mortgage Officer (title)

09-19-19
Date

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 9-19-19
(date) by **EILEEN BURRALL**, the **MORTGAGE OFFICER** of **PNC MORTGAGE A DIVISION OF PNC BANK NATIONAL ASSOCIATION**, a national association, on behalf of the national association

Elaine M Ruble
Notary Public



Elaine M Ruble, Notary Public
In and for the State of Ohio
My Commission Expires Jan. 2, 2023

Printed Name: Elaine M Ruble
My commission expires: 1-2-2023

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:

LOT 17 IN BLOCK E IN SONNENSCHNEID AND SOLOMON'S PARK MANOR SUBDIVISION OF BLOCKS 5, 7 AND 12 IN THE SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY AS CONVEYED FROM MALGORZATA MILANOWSKA, A MARRIED WOMAN TO OLUWAASHAKE RAINES, A SINGLE PERSON, NOT IN TENANCY IN COMMON OR IN JOINT TENANCY, BUT IN TENANCY BY THE ENTIRETY, AS DESCRIBED IN DEED INSTRUMENT NO. 0730334018, DATED 10/05/2007, RECORDED 10/30/2007.

TAX ID #: 20-22-325-010-0000

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 7025 S CALUMET AVE, CHICAGO, IL 60637.

Property of Cook County Clerk's Office