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Doc#: 1927706027 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 10/04/2019 01:17 PM 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

Signature (Kentucky only)

[Space Above This Line for Recording Data]

MAIL TO: RAVENSWOOD
TITLE COMPANY, LLC
401 S. LASALLE ST. #1502
CHICAGO, IL 60605

192057 IL RTC

LOAN MODIFICATION AGREEMENT

Maximum principal indebtedness for Tennessee Recording Tax Purposes is \$0.00 (Tennessee only)

"Borrower"¹ means VALERIE FAY MCINERNEY AND PATRICK MCINERNEY

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 09/05/18 evidencing account number XXX-XXX-XXX3861-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. 1821904050) 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 #:17-17-237-014-1031

which currently has the address of 400 SOUTH GREEN STREET UNIT 508, CHICAGO, IL 60607.

¹ 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 \$80,946.00.

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

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TCF National Bank

By: [Signature]
(Signature)
Date

Borrower VALERIE FAY MCINERNEY

Its Assistant Vice President

9-17-19
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 PATRICK MCINERNEY
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 16TH day of SEPTEMBER, 2019, by Grady Ollhoff, the Assistant Vice President, of TCF National Bank.

Notary Public: [Signature]

Printed Name: Kathryn G. Layne

My Commission Expires:
1/31/2023



BORROWER ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

This instrument was acknowledged before me on this _____ day of _____ by VALERIE FAY MCINERNEY AND PATRICK MCINERNEY.

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TCF National Bank

By: [Signature]
(Signature)
Date: _____

Its Assistant Vice President

9-17-19
Date of Lender's Signature

Valerie Fay McInerney 9-25-19
Borrower VALERIE FAY MCINERNEY

Borrower Date

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

Patrick McInerney 9-25-19
Property Owner PATRICK MCINERNEY
Date

Property Owner Date

_____ [Space Below This Line for Acknowledgment] _____

LENDER ACKNOWLEDGEMENT

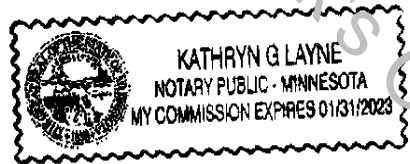
State of MINNESOTA)
)SS.
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Notary Public: Kathryn G Layne

Printed Name: Kathryn G Layne

My Commission Expires:
1/31/2023



BORROWER ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Cook

This instrument was acknowledged before me on this 25 day of September 2019 by VALERIE FAY MCINERNEY AND PATRICK MCINERNEY.

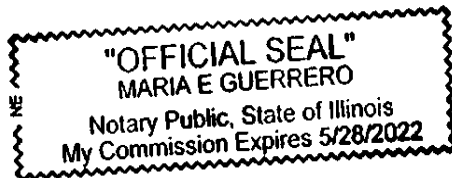


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Notary Public

(SEAL)



Property of Cook County Clerk's Office

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LEGAL DESCRIPTION**Order No.: 18ST04421LF****For APN/Parcel ID(s): 17-17-237-014-1031 and 17-17-237-014-1073**

Parcel 1:

Unit Numbers 508 and G8 in the Green Street Loft Condominium, as delineated on survey of the following described real estate:

Lots 1, 2, 3 and 4 (except the West 8 feet of said Lots taken for alley) in Block 22 in Duncan's Addition to Chicago, being a Subdivision of the East 1/2 of the Northeast 1/4 of Section 17, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois; which survey is attached to the Declaration of Condominium recorded as document number 86266022, and the amended and restated declaration recorded June 17, 1999 as document 98512733, as amended from time to time; together with their undivided percentage interests in the common elements.

Parcel 2:

Easement for Ingress and Egress for the benefit of Parcel 1 as set forth in the Declaration of Easements, Restrictions and Operating Agreement dated May 29, 1986 and recorded June 27, 1986 as document number 86266024.