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## LOAN MODIFICATION AGREEMENT PROVIDING FOR FIXED RATE INTEREST

HMG # 0013549860

This loan Modification Agreement (hereinafter referred to as the "Agreement"), made between Phillip Price and Tanika Price (hereinafter referred to as the "Borrower" or "Borrowers")

December 23, 2019

and The Huntington National Bank ("Lender" and/or "Servicer" hereinafter referred to as "Lender") amends and supplements the (1) Mortgage, Deed of Trust or Deed to Secure Debt as (hereinafter referred to as the "Security Instrument") dated 08/22/16 and recorded as follows or in attachment:

Recorded 08/31/2016, Instrument #162444018

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:

1132 E 166th Pl, South Holland, IL, 60473

the real property described being set forth as the address above and the legal description described below:

### SEE ATTACHED LEGAL DESCRIPTION

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):

- As of 01/01/20 the amount payable under the Note and the Security Instrument is U.S. \$179,243.03 loaned to the Borrower by the Lender and any interest capitalized to date (the "Unpaid Principal Balance").
- The Borrower 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 3.25000% from 01/01/20. The Borrower promises to make monthly payments of principal and interest of U.S. Currency \$780.08 beginning on 02/01/20 and continuing thereafter on the same day 01/01/50 (the "Maturity Date") of each succeeding month until principal and interest are paid in full. If on the date shown as the Maturity Date the Borrower still owes amounts under the Note and Security Instrument, as amended by this agreement, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at Huntington National Bank or at such other place as the Lender may require.
- If all or any part of the Property or any interest in it is sold or transferred (a) 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, at its option, 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.
- 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:
  - all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, an change or adjustment in the rate of interest payable under the Note; and
  - 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.
- The Unpaid Principal Balance stated in Section 1 of this Agreement assumes that Borrower has made a Cash Requirement payment of \$1,600.00 in connection with the execution of this Agreement. The Cash Requirement payment is not a monthly payment. It is a separate amount you are required to pay for this loan modification. This Agreement shall not be effective or valid unless Borrower makes the entire Cash Requirement payment in the above amount in certified funds by Jan 06, 2020.



Doc# 2005228141 Fee \$82.00

RHSP FEE: \$9.00 RPRF FEE: \$1.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 02/21/2020 04:10 PM PG: 1 OF 3

S INC  
P 3  
S N  
M Y  
SC Y  
E Y  
NT DRC

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LOAN MODIFICATION AGREEMENT  
PROVIDING FOR FIXED RATE INTEREST  
HMG # 0013549860

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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

[Signature]  
Phillip Price  
[Signature]  
Tanika Price

State of IL  
COUNTY OF COOK

In the County of COOK on the 7 day of JUNE 2020 before me personally appeared  
Phillip Price and Tanika Price

to me known and known by me to be the party (or parties) executing the foregoing instrument, and (he or she) they acknowledged said instrument, by (his or her) their execution of said instrument to be their free act and deed.

OFFICIAL SEAL  
JAIMIE V. DARWIN  
NOTARY PUBLIC - STATE OF ILLINOIS  
My Commission Expires Dec. 06, 2020  
The Huntington National Bank

[Signature]  
Notary Public for  
and Phillip Price  
Tanika Price

by: [Signature]  
Sabrina L. Rucker, Vice President

1/13/2020

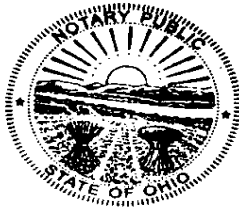
STATE OF OHIO  
COUNTY OF FRANKLIN

Before me, a notary public in and for said county, personally appeared Sabrina L. Rucker, known to me to be the person who, as Vice President of The Huntington National Bank, the corporation which executed the foregoing instrument, signed the same, and that she did so sign said instrument in the name and upon behalf of said corporation as such officer; that the same is her free act and deed as such officer and the free and corporate act and deed of said corporation; that she was duly authorized thereunto by its board of directors. In testimony whereof, I have hereunto subscribed my name on this date.

1/13/20

Notary Public for Sabrina L. Rucker

[Signature]  
TYRONE J. THOMAS



TYRONE J. THOMAS  
Notary Public, State of Ohio  
My Comm. Expires 11-01-2020  
Recorded in Franklin County

Document prepared by:  
Huntington National Bank  
Edward J. Hamann NMLS ID#473391  
5555 Cleveland Ave. GW2W46  
Columbus, OH 43231  
Return document to above address

Bank's Office

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## EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY,  
STATE OF ILLINOIS, TO-WIT:

LOT 467 IN 6TH ADDITION TO CATALINA, BEING A SUBDIVISION OF  
PART OF LOT 2 IN K. DALENBERG'S SUBDIVISION IN THE NORTH PART  
OF THE SOUTHWEST 1/4 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF  
SECTION 23, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID 6TH  
ADDITION TO CATALINA REGISTERED IN THE OFFICE OF THE  
REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON DECEMBER 2,  
1968, AS DOCUMENT NUMBER 2124464.

PPN: 29-23-320-022-0000

PHILIP PRICE AND TANIKÀ PRICE, NOT AS JOINT TENANTS, AND  
NOT AS TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY

1132 EAST 166TH PLACE, SOUTH HOLLAND IL 60473

Loan Reference Number : 0013549860

First American Order No: 55614697

Identifier:

