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Doc#: 2033417050 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 12/01/2020 07:44 AM Pg: 1 of 3

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made and effective this 1st day of September, 2020, between State Street Capital Ventures, LLC ("Borrower") and NWL Company, LLC ("Lender"), amends and supplements (1) the Mortgage, Assignment of Leases and Rents, Fixture Filing, and Security Agreement (the "Security Instrument") dated July 12, 2019 and recorded September 10, 2019 as Document No. 1925346137 in the Cook County, Illinois Recorder of Deeds Office; (2) the Secured Note, bearing the same date as, and secured by, the Security Instrument; and (3) all other Loan Documents as defined in section 1.18 of the Security Instrument. The Security Instrument memorializes, among other things, the grant of a mortgage of the following described real property:

THE NORTH 99 FEET OF LOT 34 (EXCEPT THE WEST 8 FEET THEREOF AND THE SOUTH 50 FEET THEREOF) IN JONES SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 AND THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly Known As 3858 S 61st Ave, Cicero, IL 60804
PIN 16-32-329-046-0000

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the terms of the Note, Security Instrument, and other Loan Documents as follows:

1. As of September 30, 2020, the amount payable under the Note and the Security Instrument (the "New Unpaid Principal Balance") is U.S. \$122,940.81, consisting of the unpaid amount(s) on the original principal balance loaned to Borrower by Lender (or Lender's predecessor in interest) plus any interest, arrearage, and other amounts capitalized. The New

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Unpaid Principal Balance does not consist of any “new money” loaned to Borrower, and instead consists entirely and exclusively of unpaid amount(s) under the Note and Security Instrument.

2. Borrower promises to pay the New Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the New Unpaid Principal Balance at the yearly rate of 7.125% (subject to future change as provided for in the Note), from October 1, 2020. Borrower promises to make monthly payments of principal and interest of U.S. \$838.03, beginning on the 1ST day of NOVEMBER, 2020, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. Such payment amounts are subject to change as provided for in the Note. The yearly rate of 7.125% will remain in effect until and if the interest rate changes pursuant to the terms of the Note. If on August 1, 2049 (the “Maturity Date”), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay those amounts in full on the Maturity Date.
4. All provisions, covenants, promises, agreements, conditions, rights, and remedies contained in the Note, Security Instrument, and other Loan Documents remain in full force and effect, except as herein modified, and none of the Borrower’s obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender’s rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

Borrower and Lender acknowledge the continuing validity of those documents, as modified by this Agreement. To the extent that Borrower did not authorize Mr. Hugo Galicia to enter into the Note, Security Instrument, or any other Loan Documents on behalf of Borrower, Borrower forever waives such claim and ratifies, for ALL purposes, the Note, Security Instrument, and all other Loan Documents as of the original date of agreement.

5. Borrower understands and agrees that all costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney’s fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

IN WITNESS WHEREOF, the Parties hereto evidence their agreement as a sealed instrument and have executed this Agreement as of the day and year first below written.

[signatures follow on next page]

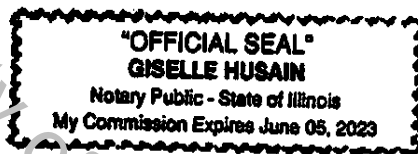
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Borrower: State Street Capital Ventures, LLC

By: L. R. MayIts: SecretaryState of ILLINOISCounty of KANE

On this 14th day of October, 2020, Douglas Richard May appeared before me, and acknowledged that he/she/they executed this instrument in their authorized capacity as their free and voluntary act.

[seal]


Giselle Husain
 Notary Public
my commission expires: January 5th 2023

Lender: NWL Company, LLC

By: [Signature]Its: Robert Maglio FUP, Fax ServicesState of FloridaCounty of Hillsborough

On this 14 day of October, 2020, Robert Maglio appeared before me, and acknowledged that he/she/they executed this instrument in their authorized capacity as their free and voluntary act.

[seal]

Joette Elizabeth Bonin
 Notary Public
my commission expires: Aug. 9, 2021