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Doc#: 2113118290 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 05/11/2021 11:01 AM Pg: 1 of 5



556543

Requested by/Return to:
Title365 (Omaha)
11010 Burdette Street
PO Box 641010
Omaha, NE 68164
Patricia A Santore

Prepared by ~~and please return to:~~
Corporate America Family Credit Union
2075 Big Timber Road
Elgin, IL 60123

LOAN MODIFICATION AGREEMENT

Patricia Santore
8050 W Leland Avenue
Norridge, IL 60706
Cook County

04/20/2021

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LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 20th day of April, 2021, between Patricia Santore ("Borrower") and Corporate America Family Credit Union ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 09/26/2019 and recorded as Document 1932646059 in the office of the Recorder of Deeds for Cook County, IL 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

8050 W Leland Avenue, Norridge, IL 60706

the real property described being set forth as follows:

LOT 78 IN SECOND ADDITION TO CUMBERLAND HEIGHTS A SUBDIVISION OF THE EAST 1/2 OF THE NORTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE WEST 1/2 OF THE NORTH EAST 1/4 OF THE NORTH EAST 1/4 (EXCEPT THE WEST 300 FEET OF THE NORTH 725.73 FEET THEREOF) AND (EXCEPT THE EAST 250 FEET OF THE WEST 550 FEET OF THE NORTH 250 FEET THEREOF) OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN: 12-14-208-013-0000

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of 05/01/2021, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$187,032.96, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 3.125%, from 05/01/2021. Borrower promises to make monthly payments of principal and interest of U.S. \$1009.58, beginning on the 1st day of May 2021 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.125% will remain in effect until principal and interest is paid in full. If on 06/01/2042 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts to full on the Maturity Date. Borrower will make such payments at 2075 Big Timber Road, Elgin, IL 60123 or at such other place as Lender may require.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by the Security

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Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice of demand on Borrower.

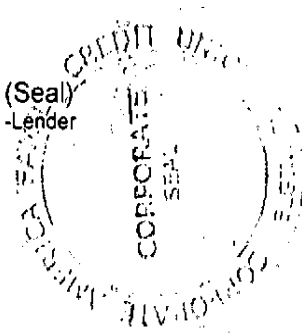
4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower 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 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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. Borrower understands and agrees that:
 - a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to defaults in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and 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.
 - c) 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.
 - d) 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.
 - e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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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Carlene Gabor

CARLENE GABOR
REAL ESTATE LENDING MANAGER
CORPORATE AMERICA FAMILY CREDIT
UNION



(Seal)
Lender

Patricia Santore

Patricia Santore

(Seal)
Borrower

[Space Below this Line For Acknowledgements]

State of Illinois

County ss: Winnebago

On 4/21/21
(Date)

before me, Donna Cartwright
(Notary)

Carlene Gabor, personally known to me to be the properly and duly authorized Real Estate Lending Manager for Corporate America Family Credit Union.

Donna Cartwright
(Notary)

4/21/21
(Date)

My Commission Expires: 4/7/24



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THIS CERTIFICATE IS ATTACHED TO A 5 PAGE DOCUMENT ENTITLED "LOAN MODIFICATION AGREEMENT" AND DATED 04/20/2021.

On 4/21/21, before me Donna Cartwright
(Date) (Name of Notary)

Personally appeared Patricia Santore _____
Personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature Donna Cartwright (This area for official notary seal)

IL Winnebago
(State of) (County of)

My Commission Expires: 4/7/24



ACKNOWLEDGEMENT

STATE OF: Illinois

COUNTY OF: Winnebago

On 4/21/21 before me, the undersigned a Notary Public in and for said State, personally appeared Carlene Gabor, Real Estate Lending Manager, Corporate America Family Credit Union, personally known to be (or proved to me on the basis of satisfactory evidence) to be the person (s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and they, by his/her/their signature (s) on the instrument the person (s), or the entity upon behalf of which the person (s), acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Donna Cartwright (NOTARY STAMP OR SEAL)

Notary Public in and for said County and State

DONNA CARTWRIGHT
(Notary's name must be typed or legibly printed)

