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Doc# 2121012436 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 07/29/2021 11:10 AM Pg: 1 of 5

**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]

LOAN MODIFICATION AGREEMENT

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

"Borrower"¹ means JEFFREY DAVID AND LAYLAH DAVID

"Lender" means TCF National Bank

"Note" means the CommandCredit Plus Line of Credit Agreement and Disclosure Statement between Borrower and Lender dated 06/04/2020 evidencing account number XXXXXX9767.

"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. 202033166) 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 #:10191190350000

which currently has the address of 7004 W WRIGHT TER, NILES, IL 60714.

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 \$N/A.

The Credit Limit is reduced to \$15,009.00.

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)
Date

Its Assistant Vice President

03/10/2021
Date of Lender's Signature

[Signature]
Borrower JEFFREY DAVID

[Signature] 4/1/2021
Borrower LAYLAH DAVID Date

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

[Signature] 4/1/2021
Property Owner Date

[Signature] 4/1/2021
Property Owner Date

_____ [Space Below This Line for Acknowledgment] _____

LENDER ACKNOWLEDGEMENT

State of MINNESOTA)
)SS.
County of HENNEPIN)

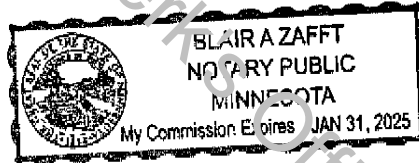
The foregoing instrument was acknowledged before me this 10TH day of MARCH, 2021, by Grady Oilhoff, the Assistant Vice President, of TCF National Bank.

Notary Public: [Signature]

Printed Name: Blair A. Zafft

My Commission Expires:

January 31, 2025

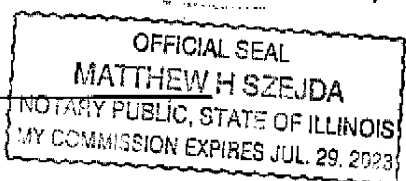


BORROWER ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Cook

This instrument was acknowledged before me on this 1st day of April, 2021 by JEFFREY DAVID AND LAYLAH DAVID.

[Signature]



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EXHIBIT A

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN NILES CITY, COOK COUNTY, ILLINOIS TO WIT:

LOT 37 IN EAST NILES GARDENS SUBDIVISION, UNIT NO. 2, BEING A SUBDIVISION OF PART OF LOT 4, IN WHITES SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND PART OF THE NORTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON APRIL 13, 1956 AS DOCUMENT 1663066, IN COOK COUNTY, ILLINOIS.

THIS BEING THE SAME PROPERTY CONVEYED TO JEFFREY DAVID AND LAYLAH DAVID, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, DATED 07/11/2014 AND RECORDED ON 08/08/2014 IN INSTRUMENT NO. 1422010013, IN THE COOK COUNTY RECORDERS OFFICE.

PARCEL ID NO. 10-19-119-035-0000

4962569

Address :7004 W WRIGHT, NILES,IL