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Doc# 2203533020 Fee \$88.00

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KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 02/04/2022 11:23 AM PG: 1 OF 5

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A 001248454

(1/11)

LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)

LOAN# 000074666

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.

This Loan Modification Agreement (the Agreement), made and effective this 22nd day of December, 2020, between PULASKI SAVINGS BANK, A SAVINGS BANK

("Lender") and ROBERT W CANNATELLO AND KRISTINE L CANNATELLO, HIS WIFE

("Borrower"), modified and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated the 5th day of February, 2016, in the original principal sum of U.S. \$ 218,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded in Book or Liber at pages , of the County Records [Name of Records] of COOK, IL [County and State, or other Jurisdiction]. The Security Instrument covers the real and personal property described in the Security Instrument and located at:

974 35TH PLACE W Condo 703, CHICAGO, IL 60609
[Property Address]

the real property described being set forth as follows: SEE ATTACHMENT

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

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate) -Single Family - Freddie Mac
UNIFORM INSTRUMENT Form 5161 3/04

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1. Current Balance. As of December 22nd, 2020, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 114,378.98.
2. Interest Rate. 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 3.000% beginning December 1st, 2020, both before and after any default described in the Note. The yearly rate of 3.000% will remain in effect until principal and interest is paid in full.
3. Monthly Payment and Maturity Date. Borrower promised to make monthly payments of principal and interest of U.S. \$ 1,081.35, beginning on the 1st day of December, 2020, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on February 1st, 2031, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the payments at 3156 S. MORGAN ST., CHICAGO, IL 60608 or such other place as Lender may require.
5. Partial Payments. Borrower make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayments to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 the 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

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate) -Single Family - Freddie Mac
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G5161-2 (4/07)

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Initials: _____

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is given in accordance with Section 15 of the Security Instrument, within which Borrower must pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice of demand on Borrower.

- 7. Compliance with Covenants. 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.

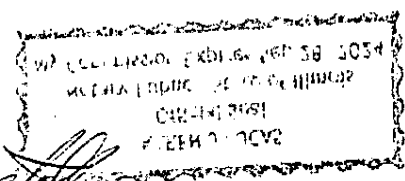
Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, Borrower and Lender have executed this Agreement.

PULASKI SAVINGS BANK

Name of Lender

By: [Signature]
its: President



[Signature] (Seal)
ROBERT W CANNATELLO -Borrower

[Signature] (Seal)
KRISTINE L CANNATELLO -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

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[Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction]

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF _____

} SS

The foregoing instrument was acknowledged before me this
February 5th, 2016

(date) 12-22-20

by ROBERT W CANNATELLO AND KRISTINE L CANNATELLO

(person acknowledging)

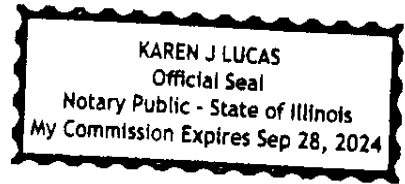
Notary Public,

Karen J Lucas

County,

My Commission Expires:

Record and Return To:
PULASKI SAVINGS BANK
3156 S. MORGAN ST.
CHICAGO, IL 60608



MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate) -Single Family - Freddie Mac
UNIFORM INSTRUMENT

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ATTACHMENT TO FHLMC LOAN MODIFICATION AGREEMENT 5161

LOAN# 000074666

Subject Property Legal Description

PARCEL 1: UNIT 703 AND PARKING SPACE 15 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN MORGAN LOFTS CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 0701015044, IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.

PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF STORAGE SPACE 703, LIMITED COMMON ELEMENTS AS DELINEATED ON A SURVEY TO CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0701015044.

1732 402 026 1058
1732 402 026 1075

974 W 35th Pl Chicago IL 60609

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