

# UNOFFICIAL COPY

Doc#. 2205407562 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/23/2022 11:58 AM Pg: 1 of 6

This Document Prepared By:  
**JUDITH A JEFFERSON**  
**PNC MORTGAGE, A DIVISION OF PNC BANK,**  
**NATIONAL ASSOCIATION**  
**3232 NEWMARK DR**  
**MIAMISBURG, OH 45342**  
**(888) 224-4702**

When Recorded Mail To:  
**PNC BANK, N.A.**  
**P.O. BOX 8800**  
**DAYTON, OH 45401**

**Tax/Parcel #: 15-14-156-014-0000**

[Space Above This Line for Recording Data]

**Original Principal Amount: \$112,259.00**

**Unpaid Principal Amount: \$79,906.73**

**New Principal Amount: \$106,061.44**

**Capitalization Amount: \$26,154.71**

**FHA/VA/RHS Case No.:137-**

**4187663 702**

**Loan No: \*\*\*\*8180**

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 9TH day of SEPTEMBER, 2021, between JUDY A THOMPSON A SINGLE PERSON ("Borrower"), whose address is 1716 S 8TH AVE, MAYWOOD, ILLINOIS 60153 and

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**PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO  
NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

("Lender"), whose address is **3232 NEWMARK DR, MIAMISBURG, OH 45342**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **AUGUST 26, 2008** and recorded on **SEPTEMBER 18, 2008** in **INSTRUMENT NO. 0826226049**, of the **OFFICIAL** Records of **COOK COUNTY, ILLINOIS**, 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

**1716 S 8TH AVE, MAYWOOD, ILLINOIS 60153**  
(Property Address)

the real property described is located in **COOK COUNTY, ILLINOIS** and being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

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):

1. As of, **OCTOBER 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$106,061.44**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$26,154.71**.
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 **3.1250%**, from **OCTOBER 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$454.34**, beginning on the **1ST** day of **NOVEMBER, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 1, 2051** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural

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person) without the Lender's prior written consent, the Lender may 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.

4. 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:
  - (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; and
  - (b) 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.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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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In Witness Whereof, I have executed this Agreement.

Judy A Thompson  
Borrower: **JUDY A THOMPSON**

9/23/21  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

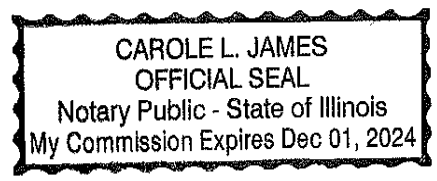
County of LaSalle

This instrument was acknowledged before me on 9/23/21  
(date) by **JUDY A THOMPSON** (name/s of person/s acknowledged).

Carole L James  
Notary Public

(Seal)

Printed Name: Carole L. James



My Commission expires:  
12/01/24

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In Witness Whereof, the Lender has executed this Agreement.

**PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO  
NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

*Jennifer Myers*  
By **JENNIFER D MYERS**

(print name)

**Vice President**

(title)

*10-7-21*

Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

### LENDER ACKNOV/LEDGMENT

State of OHIO

County of MONTGOMERY

The foregoing instrument was acknowledged before me this *Oct 7, 2021*

(date) by **JENNIFER D MYERS**, the **VICE PRESIDENT** of **PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK**

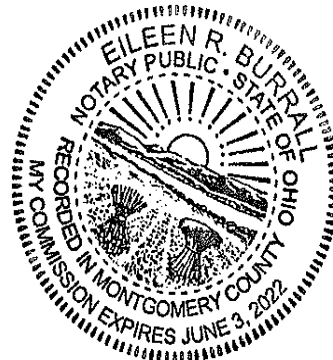
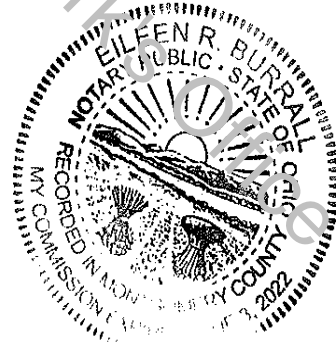
, a national association, on behalf of the national association

*Eileen R. Burrell*  
\_\_\_\_\_  
Notary Public

Printed Name: *Eileen R Burrell*  
My commission expires: *06-03-2022*

**PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION  
3232 NEWMARK DR  
MIAMISBURG, OH 45342**

HUD Modification Agreement 04182021\_45



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## LEGAL DESCRIPTION

### Exhibit "A"

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS

LOTS 11 AND 12 IN BLOCK 190 IN MAYWOOD, A SUBDIVISION OF PARTS OF SECTION 2, 11 AND 14, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY AS CONVEYED FROM HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR HOME EQUITY LOAN TRUST SERIES ACE 2006-HE1 TO JUDY A. THOMPSON, A SINGLE PERSON, AS DESCRIBED IN DEED INSTRUMENT NO. 0828228048 DATED ON 4/8/2008, RECORDED ON 9/18/2008

TAX ID #: 15-14-156-014-0000

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 1716 S 8TH AVE, MAYWOOD, IL 60153

Property of Cook County Clerk's Office