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Doc#: 2210801328 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 04/18/2022 01:02 PM Pg: 1 of 6

This Document Prepared By:
FARAH JOHNSON
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 #: 23-14-400-083-1012 AND 23-14-400-093-1020

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$98,500.00	Freddie Mac Loan No.:603288855
Unpaid Principal Amount: \$32,607.55	Loan No: ****6968
New Principal Amount: \$33,365.21	
Capitalization Amount: \$757.66	

LOAN MODIFICATION AGREEMENT (MORTGAGE)

(To a Fixed Interest Rate)

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

MULTISTATE LOAN MODIFICATION AGREEMENT
(To a Fixed Interest rate) - Single Family - Freddie Mac
UNIFORM INSTRUMENT Form 5161 04192021_57

******6968**

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This Loan Modification Agreement (“Agreement”), made this **16TH** day of **DECEMBER, 2021**, between **MARY A OKNINSKI A SINGLE WOMAN** (“Borrower”), whose address is **11021 S THERESA CIR #3D, PALOS HILLS, ILLINOIS 60465** and **PNC MORTGAGE, A DIVISION OF PNC BANK , NATIONAL ASSOCIATION** (“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 **APRIL 23, 2010** and recorded on **MAY 26, 2010** in **INSTRUMENT NO. 1014626167**, 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,

11021 S THERESA CIR #3D, PALOS HILLS, ILLINOIS 60465
(Property Address)

the real property described being set forth as follows:

The land referred to in this document is situated in the CITY OF PALOS HILLS, COUNTY OF COOK, STATE OF ILLINOIS, and described as follows:

SEE ATTACHED LEGAL EXHIBIT A

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

1. Current Balance. As of **JANUARY 1, 2022**, the amount payable under the Note and Security Instrument (the “Unpaid Principal Balance”) is U.S. **\$33,365.21**.
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 **2.8750%**, beginning **JANUARY 1, 2022**, both before and after any default described in the Note. The yearly rate of **2.8750%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$117.05**, beginning on the **1ST** day of **FEBRUARY, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2062**, (the “Maturity Date”), Borrower still owes amounts under the Note and the Security

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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 monthly payments at
3232 NEWMARK DR, MIAMISBURG, OH 45342
 or such other place as Lender may require.

5. Partial Payments. Borrower may 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 Prepayment 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 is given in accordance with Section 15 of the Security Instrument, within which Borrower must pay all sums secured by the 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.

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.

8. 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.

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In Witness Whereof, I have executed this Agreement.

Mary A Okninski
Borrower: **MARY A OKNINSKI**

22 JAN 22
Date

_____[Space Below This Line for Acknowledgments]_____
_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on 22 Jan 2022
(date) by **MARY A OKNINSKI** (name/s of person/s acknowledged).

Michelle Court
Notary Public

(Seal)
Printed Name: Michelle Court

My Commission expires:
03/28/24



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In Witness Whereof, the Lender have executed this Agreement.

PNC MORTGAGE, A DIVISION OF PNC BANK , NATIONAL ASSOCIATION

By Susan Hoefler 2/1/22
 By ~~EILEEN BURRALL~~ (print name)
 Mortgage Officer Susan Hoefler (title)
 Mortgage Officer _____
 _____ [Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

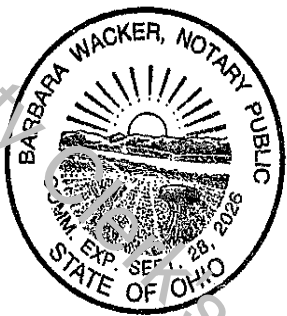
State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 2/1/22

(date) by Susan Hoefler ~~EILEEN BURRALL~~, the **MORTGAGE OFFICER** of **PNC MORTGAGE, A DIVISION OF PNC BANK , NATIONAL ASSOCIATION** , a national association, on behalf of the national association

Barbara Wacker
Notary Public



Printed Name: Barbara Wacker
My commission expires: 9/28/26

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

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LEGAL DESCRIPTION

Exhibit "A"

PNC#

TAX ID#

Exhibit A (Legal Description)

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

UNITS 3D AND G8 TOGETHER WITH THEIR UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN GREEN VALLEY ESTATES CONDOMINIUM UNIT 6, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 86067126, AS AMENDED FROM TIME TO TIME, IN THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY AS CONVEYED FROM STACEY J. BENES, NOW KNOWN AS STACEY J. ALIRIE (MARRIED TO KENNETH ALIRIE) TO MARY A. OKNINSKI, AS DESCRIBED IN INSTRUMENT NO. 0314102071 DATED ON 5/7/2003, RECORDED ON 5/21/2003

TAX ID #: 23-14-400-083-1012 AND 23-14-400-083-1020

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 11021 S THERESA CIR, PALOS HILLS, IL 60465.

Clerk of Cook County Clerk's Office