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Karen A. Yarbrough
Cook County Clerk
Date: 11/18/2022 10:05 AM Pg: 1 of 6

This Document Prepared By:
MALORIE DIASSALLE
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 #: 13-09-205-037-0000

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Original Principal Amount: \$392,500.00

Freddie Mac Loan No.:159097584

Unpaid Principal Amount: \$357,865.48

Loan No. ****7389

New Principal Amount: \$388,759.41

Capitalization Amount: \$30,893.93

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

||||****7389

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This Loan Modification Agreement ("Agreement"), made this **23RD** day of **AUGUST, 2022**, between **JEFFERY P. JONES AND, DESIREE C. JONES, HUSBAND AND WIFE, TENANCY BY ENTIRETY** ("Borrower"), whose address is **5434 NORTH LAMON AVENUE, CHICAGO, ILLINOIS 60630** and **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 **OCTOBER 2, 2015** and recorded on **OCTOBER 16, 2015** in **INSTRUMENT NO. 1528950044 BOOK N/A PAGE N/A**, 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,

5434 NORTH LAMON AVENUE, CHICAGO, ILLINOIS 60630
(Property Address)

the real property described being set forth as follows:

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

SEE ATTACH 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 **SEPTEMBER 1, 2022**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$388,759.41**.
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 **4.0000%**, beginning **SEPTEMBER 1, 2022**, both before and after any default described in the Note. The yearly rate of **4.0000%** 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. **\$1,624.78**, beginning on the **1ST** day of **OCTOBER, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2062**, (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.

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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, impositions, 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.

Jeffery P Jones
Borrower: **JEFFERY P. JONES**

10.14.22

Date

Desiree C Jones
Borrower: **DESIREE C. JONES**

10/14/22
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 10/14/22
(date) by JEFFERY P. JONES, DESIREE C. JONES (name/s of person/s acknowledged).

Scott Billik
Notary Public

(Seal)

Printed Name: Scott Billik



My Commission expires:
July 25, 2025

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In Witness Whereof, the Lender have executed this Agreement.

PNC BANK, NATIONAL ASSOCIATION

Susan Hoefler 10/25/22
 By **SUSAN HOEFLER** (print name) Date
Mortgage Officer (title)

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

State of Ohio
 County of Montgomery
 The foregoing instrument was acknowledged before me this 10/25/2022
 (date) by **SUSAN HOEFLER** the **MORTGAGE OFFICER** of **PNC BANK, NATIONAL ASSOCIATION**, a national association, on behalf of the national association

Hope Chandler
 Notary Public



HOPE CHANDLER
 Notary Public
 State of Ohio
 My Comm. Expires
 September 30, 2025

Printed Name: Hope Chandler
 My commission expires: 9/30/2025

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:

LOT 9 IN HORACE H. BROOK'S SECOND ADDITION TO FOREST GLEN, BEING A SUBDIVISION IN THE NORTHEAST FRACTIONAL 1/4 OF SECTION 9, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY AS CONVEYED FROM COREY PERDIEW AND ESMINA ZUDJELOVIC, N/K/A ESMINA PERDIEW, AS HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY TO JEFFERY P. JONES AND DESIREE C. JONES, AS HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, AS DESCRIBED IN INSTRUMENT NO. 1411935031, DATED ON 4/18/2014, RECORDED ON 4/29/2014

TAX ID #: 13-09-205-037-0000

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 5434 N LAMON AVE, CHICAGO, IL 60630.

Property of Cook County Clerk's Office