

# UNOFFICIAL COPY

Doc#: 2325846152 Fee: \$107.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 09/15/2023 11:31 AM Pg: 1 of 4

## MORTGAGE LOAN MODIFICATION AGREEMENT

### As it pertains to the mortgage deed

This Mortgage Modification Agreement is made by THE HUNTINGTON NATIONAL BANK, FKA FIRSTMERIT BANK, N.A. a national banking association, whose address is 5555 Cleveland Ave, Columbus, Ohio 43231 (principal place of business and address of Lender) ("Lender") and MADONA ROBINSON-Married, whose address is 4910 S INDIANA AVE CHICAGO IL 60615

(collectively, the Borrower).

### RECITALS

A. Lender and Borrower have entered into the Personal Credit Line Agreement ("PCL Agreement") described below and Borrower has granted Lender the ("Mortgage"), both described below. The following is information pertinent to this Agreement:

- (a) Date of PCL Agreement: **May 31, 2013**
- (b) Original Credit Limit: **\$110,000.00**
- (c) Current Amount of Principal Outstanding: **\$100,120.52**
- (d) Date of Original Mortgage: **May 31, 2013**
- (e) Mortgage Recorded at: Instrument Number: **1316857339**

in County Records.

- (f) Maturity Date of PCL Agreement: **May 29, 2023**
- (g) Maturity Date of PCL Modification Agreement: **August 28, 2043**
- (h) Date of PCL Modification: **August 31, 2023**

B. Lender and Borrower desire to amend the PCL Agreement and the Mortgage in order to provide for the end of the Draw Period and no further advances, the extension of the maturity date, and to make certain other modifications to the PCL Agreement and the Mortgage, all as provided in this Agreement. The PCL Modification Agreement is a modification of the original PCL Agreement and is not a renewal or refinancing of any kind.

NOW THEREFORE, the Borrower and the Lender Agree as follows:

**1 No Further Advances.** The Draw Period shall end and the borrower shall have no right to future advances under the Credit Limit as set forth in the PCL Agreement.

**2 Maturity Date.** The maturity date of the PCL Agreement is re-established or extended to the date set forth above.

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3. **Ratification.** Notwithstanding the modifications set forth in this Agreement, Borrower does hereby reaffirm and ratify to Lender its continuing liability and responsibility pursuant to the PCL Agreement and Original Mortgage, as modified hereby. Borrower further agrees to pay, perform, observe and be bound by all the terms, conditions, covenants, agreements, stipulations, representations, warranties, obligations, and liabilities, under the Original Mortgage, as modified hereby, and further agrees that the Original Mortgage, as modified hereby, evidences the Borrower's valid and binding obligations, enforceable against Borrower in accordance with its terms, without the right to offset, defense, or counterclaim thereto. Moreover, except for the specific modifications set forth herein, nothing herein shall alter, waive, amend, vary, or affect any provision, condition, or covenant contained in the Original Mortgage, and except for the specific modifications set forth herein, shall not affect or impair any of Lender's rights, powers, or remedies as contained in the Original Mortgage. Borrower intends that the Original Mortgage, except as modified hereby, is hereby confirmed and ratified in all respects of this date.

Executed as of the date first written above

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

"Borrower"

Madona Robinson  
 MADONA ROBINSON

9-11-2023  
 Dated

Dated

State of IL

County of COOK

Acknowledged before me and signed in my presence by

**MADONA ROBINSON**

this 11<sup>th</sup> day of September, 2023

[Seal]



Janet Villagomez  
 Notary Public, State of IL

My Commission Expires: 08/16/2025

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The Huntington National Bank  
"Lender"

THE HUNTINGTON NATIONAL BANK, a national  
banking association,

By: Lisa Stepprey

Its: staff officer

State of Ohio

County of Franklin

Acknowledged before me and signed in my presence by

LISA Stepprey

Staff officer

this 14<sup>th</sup> day of Sept, 2023.



[Seal]  
Ebony A. Hines  
Notary Public, State of Ohio  
My Commission Expires March 16, 2025

[Signature]  
Notary Public, State of Ohio

My Commission Expires: March 16, 2023

This instrument prepared by:

Raven Dawson

The Huntington National Bank

5555 Cleveland Ave GW2W50

Columbus OH 43231

After recording return to address above

Franklin County Clerk's Office

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## EXHIBIT A

SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, MORE FULLY DESCRIBED AS:

LOT 6 IN BLOCK 1 IN DERBY'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PPN: 20-10-114-017-0000  
MADONA ROBINSON

4910 SOUTH INDIANA AVENUE, CHICAGO IL 60615  
Loan Reference Number : 1077015-1213884-64222/2  
First American Order No: 46945619  
Identifier: L/



WHEN RECORDED, RETURN TO  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING

ROBINSON  
46945619 - IL  
FIRST AMERICAN ELS  
MORTGAGE

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