

# UNOFFICIAL COPY

Doc#: 2327041270 Fee: \$107.00

Karen A. Yarbrough

Cook County Clerk

Date: 09/27/2023 03:29 PM Pg: 1 of 4

## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate) 2324633821

This loan Modification Agreement ("hereinafter referred to as the "Agreement"), made  
September 7, 2023 between  
LILLIE FOX-Unmarried

(hereinafter referred to as the "Borrower or Borrowers")  
and Huntington National Bank, FKA TCF NATIONAL BANK  
("Lender" and or "Servicer" hereinafter referred to as "Lender") amends and supplements  
the (1) Mortgage, Deed of Trust or Security Deed to Secure Debt as ("hereinafter  
referred to as the Security Instrument") dated November 20, 2009  
and recorded as follows:

Instrument Number: 1002908305

See Attached Exhibit "A" (Legal Description)

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:

337 S TRUMBULL AVENUE CHICAGO, IL 60624

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 Agreement):

- 1 As of September 7, 2023 the amount payable under the Note and the  
Security Instrument (the "Unpaid Principal Balance") is U.S. \$184,123.34  
loaned to the Borrower by the Lender and any interest capitalized to date.
- 2 The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the  
order of the Lender. Interest will be charged on the Unpaid Principal Balance at the  
annual rate of 6.000% from September 7, 2023 until the  
loan is paid in full. Interest is charged on a daily simple interest basis. This means that  
interest is calculated by multiplying the daily interest rate by the Unpaid Principal  
Balance each day. The daily interest rate is determined by dividing the annual rate by  
365 The Borrower promises to make monthly payments of principal  
and interest of U.S. Currency \$1,013.07 beginning on  
October 3, 2023 and continuing thereafter on the same day of each succeeding  
month until principal and interest are paid in full. If on September 3, 2063  
(the "maturity date") the Borrower still owes amounts under the Note and Security  
Instrument, as amended by this agreement, the Borrower will pay these amounts in full  
on the Maturity Date. The Borrower will make such payments at Huntington National  
Bank or at such other place as the Lender may require.

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- 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 person) without the Lender's prior written consent, the Lender may, at its option, 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, in payments, 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 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

If you purchased any credit life and/or credit disability insurance when you signed your original loan agreement, the following paragraph also applies as a condition of this Loan Modification Agreement:

6. The term of any credit life and/or credit disability insurances purchased in connection with the original loan/contract is are not extended for any additional term resulting from this Loan Modification Agreement. Said insurances, if any, will expire on the original, unmodified maturity date December 3, 2039

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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.

Agreed and accepted by:

*Lillie Fox*  
LILLIE FOX

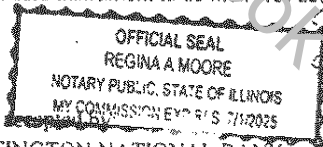
9/20/23  
Dated

Dated

State of Illinois  
COUNTY OF COOK

On this 20th day of Sept. 2023 before me personally appeared  
LILLIE FOX

to me known and known by me to be the party (or parties) executing the foregoing instrument, and (he or she) they acknowledged said instrument, by (his or her) their execution of said instrument to be their free act and deed



*Regina A. Moore*  
Notary Public

Agreed and accepted by:  
THE HUNTINGTON NATIONAL BANK,  
successor by merger to The Huntington Mortgage Company

*Dea Stephens, Staff Officer*  
Signature/Title

STATE OF OHIO  
COUNTY OF FRANKLIN

Before me, a notary public in and for said county, personally appeared  
LISA SEYMOUR, known to me to be the person who, as a  
STAFF OFFICER of The Huntington National Bank, successor by merger to The Huntington Mortgage Company, the corporation which executed the foregoing instrument, signed the same, and that they did so sign said instrument in the name and upon behalf of said corporation as such officer; that the same is their free act and deed as such officer and the free and corporate act and deed of said corporation; that they are duly authorized thereunto by its board of directors. In testimony whereof, I have hereunto subscribed my name on this date

9/22/23

*Tyrone J Thomas*  
Notary Public

This document was prepared by  
RAVEN DAWSON  
For The Huntington National Bank  
5555 Cleveland Ave  
Columbus Oh 43231  
After recording return to address above

**Becky Harmon**  
**5555 Cleveland Ave**  
**Columbus OH 43231**



**TYRONE J THOMAS**  
Notary Public, State of Ohio  
Commission #: 2015-RE-528719  
My Commission Expires 11-1-2025

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CHICAGO TITLE INSURANCE COMPANY  
COMMITMENT FOR TITLE INSURANCE  
SCHEDULE A (CONTINUED)

ORDER NO.: 1408 010009691 HE

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

PARCEL 1: LOT 16 IN ANN RAWSON'S SUBDIVISION OF LOTS 12, 13 AND THE NORTH 3/5 OF LOT 11 IN BRADLEY & HONORE'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: LOT 17 IN RAWSON'S SUBDIVISION OF LOTS 12, 13, AND PART OF LOT 11 IN BRADLEY AND HONORE'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

parcel #s 16-14-218-007-0000  
16-14-218-008-0000