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KAREN A. YARBROUGH

COOK COUNTY CLERK'S OFFICE

Date 3/5/2024 12:00 AM Pg: 1 of 6

This Document Prepared By:

JENNIFER KING

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 #: 15084020480000

[Space Above This Line for Recording Data]

Original Principal Amount: \$115,000.00

FHA/VA/RHS Case No.: 137-3418641 703

Unpaid Principal Amount: \$71,682.96

Loan No: **7195**

New Principal Amount: \$73,808.44

Capitalization Amount: \$2,125.48

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 18TH day of JANUARY, 2024, between **WILLIE C TATE AND, KAREN TATE MARRIED** ("Borrower"), whose address is **411 SOUTH 47TH AVENUE, BELLWOOD, ILLINOIS 60104** and **PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK OF INDIANA**

("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 12, 2006** and recorded on **APRIL 24, 2006** in **INSTRUMENT NO. 0611412049 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

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411 SOUTH 47TH AVENUE, BELLWOOD, ILLINOIS 60104
(Property Address)

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

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

SEE EXHIBIT A

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 **MARCH 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$73,808.44**, 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. **\$2,125.48**.
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 **6.6250%**, from **MARCH 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$472.60**, beginning on the **1ST** day of **APRIL, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 1, 2054** (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 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.

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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.

Willie C. Tate SR

2-2-2024

Borrower: **WILLIE C TATE**

Date

Karen Tate

2.2.24

Borrower: **KAREN TATE** *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on FEB 2, 2024 (date) by **WILLIE C TATE, KAREN TATE** (name/s of person/s acknowledged).

_____, (name of notary), on this day personally appeared by means of interactive two-way audio and video communication (name of signer), who is known to me or has provided satisfactory evidence of identity in accordance with Illinois Governor J.B. Pritzker's Executive Order in Response to Covid-19 2020-14 and Executive Order in Response to Covid-19 2020-18 to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that they executed the same as their free and voluntary act and acknowledged to me their presence in the State of Illinois.

Elena Huertas
Notary Public (signature)

Notary Printed Name: Elena Huertas

My Commission expires: 1-8-2027



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In Witness Whereof, the Lender has executed this Agreement.

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

By Susan Hoefler (print name) 2/14/24 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 February 14, 2024 (date) by **SUSAN HOEFLER, the MORTGAGE OFFICER of PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK OF INDIANA**

, a national association, on behalf of the national association

_____ This notarial act was an online notarial act.

Cynthia A. Frazier
Notary Public



CYNTHIA A FRAZIER
Notary Public
State of Ohio
My Comm. Expires
October 4, 2028

Printed Name: CYNTHIA A. FRAZIER
My commission expires: October 4, 2028

**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, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS LOT 30 (EXCEPT THE SOUTH 6.5 FEET THEREOF) AND THE SOUTH 13.5 FEET OF LOT 31 IN BLOCK 8 IN HULBERT'S ST. CHARLES ROAD SUBDIVISION FIRST ADDITION, BEING A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 21, 1929, AS DOCUMENT NUMBER 10316244, IN COOK COUNTY, ILLINOIS.

BEING THE SAME PROPERTY AS CONVEYED FROM EDNA SCONIERS, MARRIED TO LEROY NIXON THIS IS NOT HOMESTEAD PROPERTY AS TO LEROY NIXON TO WILLIE C. TATE, AS DESCRIBED IN DEED INST# 0021260574, DATED 11/04/2002, RECORDED 11/16/2002.

TAX ID # 15-08 402-048-0000

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 411 S 47TH AVE, BELLWOOD, IL 60104.

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