

# UNOFFICIAL COPY

Doc#: 2417607020 Fee: \$107.00

CEDRIC GILES

COOK COUNTY CLERK'S OFFICE

Date 6/24/2024 9:54 AM Pg: 1 of 4

## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate) 2324645924

This loan Modification Agreement ("hereinafter referred to as the "Agreement"), made  
June 5, 2024 between

LINDA J. LEWIS, AKA LINDA L. LEWIS, AKA LINDA LEWIS - WIDOWED

(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 May 23, 2009

and recorded as follows:

Instrument Number: 0-916957138

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:

1204 S. 14TH AVE., MAYWOOD, IL 60153

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 June 5, 2024 the amount payable under the Note and the  
Security Instrument (the "Unpaid Principal Balance") is U.S. \$10,064.10  
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 6.390% from June 5, 2024 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 \$87.06 beginning on  
July 7, 2024 and continuing thereafter on the same day of each succeeding  
month until principal and interest are paid in full. If on June 7, 2039  
(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, 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. 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 June 7, 2024

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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:

Linda J. Lewis  
LINDA J. LEWIS, AKA LINDA L. LEWIS, AKA LINDA LEWIS

6.13.24  
Dated

Dated

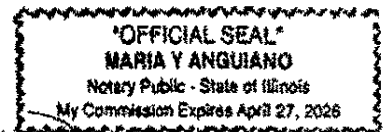
State of Illinois  
COUNTY OF Cook

On this 13 day of June, 20 24, before me personally appeared LINDA J. LEWIS, AKA LINDA L. LEWIS, AKA LINDA LEWIS 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.

Maria Y. Anguiano  
Notary Public

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

Lisa Stepany  
Signature/Title



STATE OF OHIO  
COUNTY OF FRANKLIN

Before me, a notary public in and for said county, personally appeared Lisa Stepany, 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 6/18/24

Janet M. Smith  
Notary Public

This document was prepared by

JACOB A. GLAZIER

For The Huntington National Bank

5555 Cleveland Ave

Columbus, OH 43231

After recording return to address above



JANET M SMITH  
Notary Public, State of Ohio  
Commission #: 2016-RE-716573  
My Commission Expires 4-10-2028

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## EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 68 IN CUMMINGS AND FOREMAN'S REAL ESTATE CORPORATION'S  
RESUBDIVISION OF SUNDRY LOTS IN SEMINARY ADDITION TO MAYWOOD,  
BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION  
15, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 15-15-211-019-0000  
BOBBY E. LEWIS AND LINDA L. LEWIS, HIS WIFE, NOT IN TENANCY IN COMMON,  
BUT IN JOINT TENANCY

1204 SOUTH 14TH AVENUE, MAYWOOD IL 60153  
Loan Reference Number : 701465  
First American Order No: 40571965  
Identifier: L/FIRST AMERICAN EQUITY LOAN SERVICES



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