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THIS AGREEMENT, made and entered into as of the 30th day of June 2000 by and between Rodger Kodl

("Mortgagor")

whose address is 6252 North Greenview, Chicago, IL 60660

and Jefferson Heritage Bank ("Bank") whose address is PO Box 17, Ballwin Missouri, 63022-0017.



WITNESSETH THAT:

WHEREAS, the Mortgagor has previously executed and delivered to the Bank Mortgagor's note dated April 22, 1997 in the principal amount of \$112,000.00 (the "note") and Mortgagor acknowledges mortgagor's liability to pay according to its terms, and

WHEREAS, the Bank is presently the holder of the note, and

WHEREAS, the Note is secured by a Deed of Trust (the "Deed of Trust") recorded on June 30, 1997 in Cook County, IL at Page 97469065 of the records of the Recorder of Deed for Cook County, IL Doc# in Book

WHEREAS, the Deed of Trust encumbers certain property in Cook County, IL (the "Property"), to-wit: LOT 4 IN THE SUBDIVISION OF LOT 113 IN EDGEWATER PARK, A SUBDIVISION IN THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. pin 14-05-108-031-0000 and mortgagor is the present owner of the Property in fee simple and acknowledges Mortgagor's obligations to maintain, perform and comply with the terms and conditions of the Deed of Trust, and

WHEREAS, reference is hereby made to the Deed of Trust for a more complete description of the Property and the terms and conditions of the Deed of Trust and to the Note for a more complete statement of the payment of principal and interest of the Note, and all of the terms and conditions of the Deed of Trust and Note are hereby incorporated by reference as if more fully set out at length herein (except to the extent modified hereby) and

WHEREAS, Mortgagor and the Bank mutually desire to modify some of the terms and conditions of the Deed of Trust and the Note,

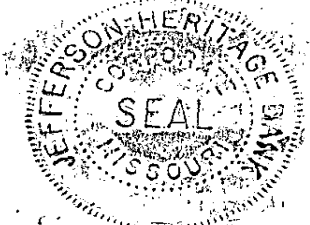
NOW, THEREFORE, the Bank and Mortgagor, in consideration of these presents and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, agree as follows:

1. Amendment Number One: the rate of interest effective as of the date of this Agreement is 8.375% per annum.
2. Amendment Number Two: The adjustable interest rate to be paid may change on the FIRST day of June 1, 2005 and on that day every twelve months thereafter. Each date on which the adjustable interest rate could change is called "change Date", and the change Date of the original Note is changed herein accordingly.
3. Amendment Number Three: The Limits on Interest Rate Changes. Interest rate on the Note will never be increased or decreased on any single Change Date by more than Two percentage points (2.00%) from the rate of interest being paid for the preceding 12 months. The interest rate will never be greater than 14.375% percent per annum, which is called the "Maximum Rate".
4. Except as expressly set forth herein, all of the terms and conditions of the Note and the Deed of Trust shall remain unmodified and in full force and effect.
5. Nothing in this Agreement shall be deemed to or shall in any manner impair the Note, the Deed of Trust or any security granted or held by the Bank for the indebtedness evidenced by the Note and this Agreement. This shall not be deemed to be nor shall it constitute any alteration, waiver, annulment or variation of any of the terms and conditions of or any rights, powers, or remedies under the Note or the Deed of Trust except as expressly set forth herein.
6. In accordance with requirement of Section 516.150 of the Missouri Revised Statutes, to the extent applicable, the Bank represents to whom it may concern (which representation Mortgagor confirms is true and correct), that the principal amount now due and owing on the Note and the Deed of Trust (after giving effect to the terms of this Agreement) is \$108,424.38
7. ORAL AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT ARE NOT ENFORCEABLE. TO PROTECT BORROWER AND BANK FROM MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS REACHED COVERING SUCH MATTERS ARE CONTAINED IN THIS WRITING, WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE MODIFICATION AGREEMENT, EXCEPT AS MAY LATER BE AGREED UPON IN WRITING TO MODIFY IT.
8. Borrower agrees to pay all expenses incurred by Bank in connection with this Agreement, including, but not limited to, recording fees and title fees. Said sums are payable on demand and are secured by the Deed of Trust.
9. This Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their respective heirs, administrators, executors, successors and assigns.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first above written.

Jefferson Heritage Bank By Patricia Rosenthal Vice President

Mortgagor By Rodger Kodl Date 6/30/00

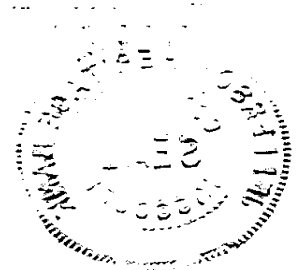


Handwritten initials and notes: S, P, S, M, E, G.H.

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ADJUSTABLE RATE RIDER (1 Year Treasury Index-Rate Caps)

Loan # 195157

THIS ADJUSTABLE RATE RIDER is made this 30th day of June 2000 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: Jefferson Heritage Bank (property address) 6252 North Greenview Chicago, IL 60660

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWERS ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 8.375%. The Note provides for changes in the adjustable interest rate and monthly payments as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date. FIRST June 1, 2005. The adjustable interest rate I will pay may change on the day of and on that day every 12th months thereafter. Each date on which my adjustable interest rate could change is called a "Change Date."

(B) The Index. Beginning with the first Change Date, my adjustable interest rate will be based on an index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes. Two and Three Quarters 2.75%. Before each Change Date, the Note Holder will calculate my new interest rate by adding percentage points () to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes. 10.375% 6.375%. The interest rate I am required to pay at the first Change Date will not be greater than or less than. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than Two percentage points (2.00 %) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 14.375% which is called the "Maximum Rate."

(E) Effective Date of Changes. My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes. The Note Holder will deliver or mail to me a notice of any changes in my adjustable interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. Uniform Covenant 17 of the Security Instrument is amended to read as follows: Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 delivered or mailed within which Borrower must pay all sums secured by this 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.

BY SIGNING BELOW, Borrower accept and agree, to the terms and covenants contained in this Adjustable Rate Rider.

[Signature] 6/30/00
Borrower: Redger Kodl Date

Borrower: Date

Borrower: Date

Borrower: Date

STATE OF MISSOURI)
) SS:
County of St. Louis)

On this 19th day of May 2000, before me, J. Sharon Twining, a Notary Public in and for said State, personally appeared Patricia Rosenthal of Jefferson Heritage Bank formerly known as Jefferson Savings and Loan Association, a Missouri Savings and Loan Association, known to me to be the person who executed the within Modification and Extension Agreement in behalf of said Association and acknowledged to me that she executed the same for the purposes therein stated.

J. Sharon Twining
Notary Public
J. Sharon Twining

My commission expires:

J. SHARON TWINING
Notary Public - Notary Seal
STATE OF MISSOURI
St. Charles County
My Commission Expires: April 24, 2002

STATE OF Missouri)
) SS:
COUNTY OF St. Louis)

On this 30 day of June, 2000, before me, *Roger Kpd*
a Notary Public in and for said State personally appeared,
~~known to me to be the person(s) who executed the within said~~
~~instrument, and acknowledged to me that He executed the same for the~~
purposes therein stated.

"OFFICIAL SEAL"
JILL M. METZ
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 8/27/2000

JMM
Notary Public

My Commission expires:

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