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Cook County Recorder 25.00



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AGREEMENT TO AMEND AND RESTATE
PARTICIPATION AGREEMENT, JUNIOR NOTE
AND JUNIOR MORTGAGE

(Single-Family Rehabilitation Program)

3

Project Number: 99-115-11

This Agreement is entered into effective February 14, 2000 by and between the West Suburban Neighborhood Preservation Agency, an Illinois intergovernmental agency (the "Lender") and Robert White and Anita Michelle White married to each other (the "Mortgagors").

WHEREAS, the West Suburban Neighborhood Preservation Agency and the Mortgagors executed a Single-Family Rehabilitation Program Owners Participation Agreement the ("Agreement") dated February 17, 2000 to provide the Mortgagors with a loan for the purpose of providing the Mortgagors with funds sufficient to rehabilitate their home.

WHEREAS, the Mortgagors have executed and delivered to the West Suburban Neighborhood Preservation Agency a Junior Mortgage Note dated February 17, 2000 wherein the Mortgagors promise to pay to the order of the West Suburban Neighborhood Preservation Agency the principal sum of Three Thousand Seven Hundred Seventy-Two and 00/100 Dollars (\$3,772.00) (the "Note") in repayment of a loan to the Mortgagor from the owners in like amount, together with interest thereon (the "Loan"), in installments as set forth therein.

WHEREAS, the Mortgagors also executed and delivered to the Agency a Junior Mortgage (the "Mortgage") dated February 17, 2000, and recorded on March 14, 2000 as document #00181882, to secure the indebtedness set out in the Note which Mortgage conveyed an interest in the property as described herein:

Lot 235 in Cummings and Foreman Real Estate Corporation Resubdivision of part of Miami Park, in the West 1/2 of section 9, Township 39 North, Range 12, East of the Third Principal Median, In Cook County, Illinois.

3914 St. Charles Road Bellwood IL, 60104

15-09-109-012

WHEREAS, (\$3,472.00) was expended on the rehabilitation project, and, therefore, the Mortgagors and the Agency wish to amend and restate the Junior Note and the Junior Mortgage to correct the amount of the funds secured by the Junior Note.

WHEREAS, the West Suburban Neighborhood Preservation Agency and the Mortgagors both wish to correct the property record in relation to the Mortgage.

BOX 333-CTI

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the parties agree as follows:

1. RECITALS

That the foregoing recitals are incorporated herein and made a part hereof by reference.

2. AMOUNT OF LOAN, NOTE AND MORTGAGE

That the West Suburban Neighborhood Preservation Agency and the Mortgagors hereby agree that the principal amount of the Agreement, Junior Note and Junior Mortgage shall be amended and restated to be Three Thousand Four Hundred Seventy-Two and 00/100 Dollars (\$3,472.00) and shall no longer be the amount of Three Thousand Seven Hundred Seventy-Two and 00/100 and 00/100 Dollars (\$3,772.00).

3. REMAINING TERMS, CONDITIONS AND COVENANTS

That the Owners and the Mortgagor agree that all other terms, conditions and covenants of the Agreement, Note and Mortgage shall remain in full force and effect for the term of the Agreement, Note and Mortgage as set out therein.

MORTGAGORS

Robert White
Robert White

Anita Michelle White
Anita Michelle White

West Suburban Neighborhood Preservation Agency
Peter LaPorte
Peter LaPorte - Executive Director

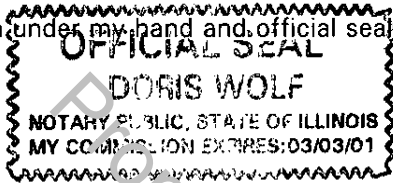
ATTEST: Carleen M. Halverson
Secretary

Property of Cook County Clerk's Office

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

I, Doris Wolf, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Peter La Porte, personally known to me to be the Executive Director of West Suburban Neighborhood Preservation Agency, an Illinois intergovernmental agency, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as the free and voluntary act of the aforesaid agency, for the uses and purposes therein set forth.

Given under my hand and official seal this 14th day of March, 2000.



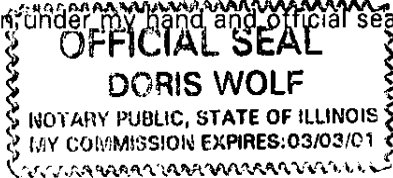
Doris Wolf
Doris Wolf - NOTARY PUBLIC

My Commission expires: March 3, 2001

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

I, Doris Wolf, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Robert White and Anita Michelle White personally known to me, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 14th day of March, 2000.



Doris Wolf
Doris Wolf - NOTARY PUBLIC

My Commission expires: March 3, 2001

sent

Prepared by: The West Suburban Neighborhood Preservation Agency
10031 W. Roosevelt Road Suite 101
Westchester, IL 60154