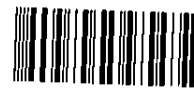


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076/0033 37 001 Page 1 of 6  
2001-02-02 11:13:40  
Cook County Recorder 31.50



0010092026

Prepared By:  
CitiMortgage, Inc.  
27555 Farmington Road  
Farmington Hills, MI 48324-3357  
Attn: Loss Mitigation Dept.

[Space Above This Line For Recording Data]

LOAN #00777993-1

FHA# 131-4808435

**LOAN MODIFICATION AGREEMENT**  
*(Providing for Fixed Interest Rate)*

This Loan Modification Agreement ("Agreement"), made this 20th day of November 2000, between William H & Eunice I. Edwards ("Borrowers") and Fireman's Fund Mortgage Corporation (Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 31, 1986, Instrument No. 87001118, recorded on January 2, 1987, in Cook County, Illinois, which was assigned to Chase Mortgage Company FKA: Chemical Mortgage Company, dated June 1, 1997, Instrument No. 98446038, recorded on May 29, 1998, Which covers the real and personal property described in the security instrument and defined therein as the "Property", 19719 Terrace, Lynwood, IL 60411[Property Address] the real property described being set forth as follows:

**LOT THIRTY TWO(32) IN LYNWOOD TERRACE UNIT NUMBER FIVE(5), BEING A SUBDIVISION OF THE NORTH WEST ONE QUARTER (1/4) OF SECTION SEVEN (7), TOWNSHIP THIRTY FIVE (35) NORTH, RANGE FIFTEEN (15) EAST OF THE THURD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

33-07-112-011

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained Note or Security Instrument):

1. As of October 1, 2000, the amount payable under the Note and the Security Instrument (the Unpaid Principal Balance") is U.S. \$122,580.83 consisting of the amount(s) 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 yearly rate of 9.00% from October 1, 2000.

Handwritten initials/signature: 5-4, P6, My, gfk

3. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,102.89 beginning on the 1st day of November 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2020 (the "Maturity Date"), the Borrower still owes amounts under the Note and the 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                   CitiMortgage, Inc.  
  27555 Farmington Road  
  Farmington Hills, MI 48334-3357

Or at such other place as the Lender may require.

4. 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

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.

5. 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 canceled, 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 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.

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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

CHASE MORTGAGE COMPANY FKA: CHEMICAL MORTGAGE COMPANY

(Seal)

William H. Edwards  
William H. Edwards Borrower

By:

Janet Luttman  
Janet Luttman  
Assistant Vice President

Eunice I. Edwards  
Eunice I. Edwards Co-Borrower

-----[Space Below This Line for Acknowledgments]-----

Witness:

Joan Roland  
Joan Roland

Lisa Schwartz  
Lisa Schwartz

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**BORROWERS:** William H. & Eunice I. Edwards

**Loan No. :** 00777993-1

## NOTICE OF NO ORAL AGREEMENTS

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR OR SIMULTANEOUS ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice:** The undersigned hereby represents and warrants that I/we have each received and read a copy of this Notice on or before the execution of the "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deed of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delays repayment of or agrees to loan or delay repayment of money, goods, or any other thing of value or to otherwise extend credit or make a financial accommodation.

William H. Edwards  
William H. Edwards (Borrower)

Eunice I. Edwards  
Eunice I. Edwards (Co-Borrower)

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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## ALL-PURPOSE ACKNOWLEDGMENT

State of Illinois

County of Cook

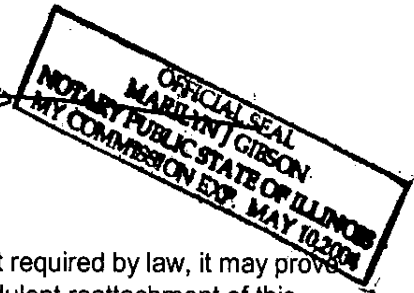
On 12/12/2000  
(DATE)

before me Marilyn D. Gibson  
(NOTARY'S NAME)

personally appeared William H. & Eunice I. Edwards of 19719 Terrace, Lynwood, IL 60411 personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their authorized capacity free act and deed and that by his/her/their signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal

Marilyn D. Gibson  
Notary Public



### OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER      DESCRIPTION OF ATTACHED  
XXXX Individuals                      DOCUMENT  
     Corporate Officer              LOAN MODIFICATION AGREEMENT  
  Number of pages 8  
  Date of document 11/21/00

TITLE

Signers are representing:  
Themselves

Cook County Clerk's Office

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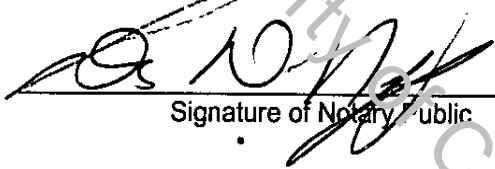
## ACKNOWLEDGEMENT FOR LENDER

State of: Michigan

County of: Oakland

On 12/29/00 before me, Lois D. Neff name and title of officer), personally appeared Janet Luttmann, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

  
\_\_\_\_\_  
Signature of Notary Public



LOIS D. NEFF  
Notary Public, Oakland County, MI  
My Commission Expires 02/20/2013

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FILED  
JAN 10 2011  
CLERK OF COURT  
JAN 10 2011

