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Cook County Recorder

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

(Single-Family Rehabilitation Program)

Project Number: 99-115

This Agreement is entered into effective October 24, 2000 by and between the West Suburban Neighborhood Preservation Agency, v., Illinois intergovernmental agency (the "Lender") and Earlene Smith, divorced and not yet remarried (the "Mor gagers").

WHEREAS, the West Suburban Neighborhood Preservation Agency and the Mortgagors executed a Single-Family Rehabilitation Program Owners Participation Agreement the ("Agreement") dated January 19, 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 January 19, 2000 wherein the Mortgagors promise to pay to the order of the West Suburban Neighborhood Preservation Agency the principal sum of Fifty-Six Thousand Ninety-Eight and 00/100 Dollars (\$56,098.00) (the "Note") in repayment of a loar, 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 & Junior Mortgage (the "Mortgage") dated January 19, 2000, and recorded on March 14, 2000 as document # 00181873, to secure the indebtedness set out in the Note which Mortgage conveyed an interest in the property as described herein:

Lot 11 in block 6 in Western Addition, being a subdivision of the west 1/2 of the southeast 1/4 of section 15, township 39 north, range 12, east of the third principal meridian, in Cook County, Illinois.

1920 S. 15th Avenue Broadview, IL 60153

15-15-409-033

WHEREAS, (\$64,388.00) 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.

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the parties

BOX 333-CTT

# **UNOFFICIAL COPY**

agree as follows:

### **RECITALS** 1.

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 Sixty Four Thousand Three Hundred Eighty-Eight and 00/100 Dollars (\$64,388.00) and shall no longer be the amount of Fifty-Six Thousand Ninety-Eight and 00/100 Dollars (\$56,098.00).

#### REMAINING TERMS, CONDITIONS AND COVENANTS 3.

That the Oviners and the Mortgagor agree that all other terms, conditions and covenants of the Agreement, No e and Mortgage shall remain in full force and effect for the term of the Agreement, Note and Mortgage as set out therein.

**MORTGAGORS** 

Earlene Smith

- County Clark's Office West Suburban Neighborhood Preservation Agency

# **UNOFFICIAL COPY**

STATE OF ILLINOIS ) )SS	
COUNTY OF COOK )	
1, Doris Wolf, a Notary Public in and for said County, in the State a personally known to me to be the Executive Director of West Subu Illinois intergovernmental agency, appeared before me this day in publicated the said instrument as the free and voluntary act of the affect forth.	rban Neighborhood Preservation Agency, an person and acknowledged that he signed and
Given under my hand and official seal this 24th Day of October, 20	Donis Woeg
NOTARY FUELDS, STOUR OF ILLINOIS DON'S COMMODERN EXPIRES:03/03/01 Dori	is Wolf - NOTARY PUBLIC
My Commission expires March 3, 2001	

STATE OF ILLINOIS )

COUNTY OF COOK

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

Given under my hand and official seal this 24th Day of October, 2000.

DORIS WOLL

NOTARY PUBLIC, STATE OF ILLINOIS LLY COMMISSION EXPIRES C3/02/01

Doris V/olf - NOTARY PUBLIC

My Commission expires: March 3, 2001

Prepared by

and Mail to:

The West Suburban Neighborhood Preservation Agency

10031 W. Roosevelt Road Suite 101

Westchester, IL 60154

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