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6/9/2001 01:00:01 Page 1 of 3
2001-07-18 09:37:09
Cook County Recorder 25.50



This instrument was prepared
by and when recorded mail to:
Corus Bank, N.A.
4800 N. Western Avenue
Chicago, IL 60625
Attn: Amy Dodd



HOME EQUITY LINE OF CREDIT
LOAN MODIFICATION AGREEMENT

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This Loan Modification Agreement ("*Agreement*") is made this 4th day of June, 2001, by and between Michael Houlihan and Mary C. Houlihan, his wife ("*Borrower*") and Corus Bank, N.A. ("*Lender*") and amends and supplements (1) the Home Equity Line of Credit Mortgage to secure debt (the "*Mortgage*") dated May 16, 1994 and recorded in Cook County, as Document Number 94485558, as amended and (2) the corresponding Home Equity Line of Credit Agreement and Disclosure Statement as amended (the "*Note*") bearing the same date as and secured by the Security Instrument, which covers the real and personal property described in the Mortgage and defined therein as the "*Property*," the real property being described as follows:

Common Address: 703 Park Ave, River Forest, IL 60305
Parcel Number: 15-12-103-029
Legal Description: *PARCEL 15R29578*

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LOT 15 AND THE SOUTH 15 FEET OF LOT 16 IN BLOCK '6' IN LATHROP'S RESUBDIVISION OF PART OF LATHROP AND SEAVERN'S ADDITION TO RIVER FOREST IN SECTION 12, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows:

AGREEMENTS

- A. The Borrower's Final Payment Due Date will be extended until May 16, 2026. If Borrower owes any amount on the Note on the extended Final Payment Due Date then Borrower will pay those amounts to Lender on that Date.

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NOTARY

STATE OF ILLINOIS

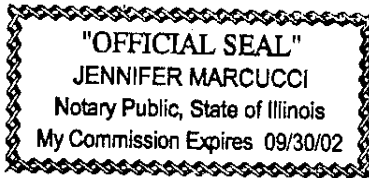
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that the above named Michael Houlihan and Mary C. Houlihan personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument as such, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary act, for the uses and purposes, therein set forth.

Given under my hand and notarial seal this 13 day of June, 2001

Jennifer Marcucci
Notary Public

Commission Expires: 9/30/02



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- B. The Borrower's Minimum Payments will change and the Periodic Statements will include such changes. The Minimum Payment will equal the accrued interest or finance charges plus a principal payment of \$176.51, plus any amount past due and all other charges.

The Borrower will comply with all covenants, agreements, and requirements of the Note and the Mortgage, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Mortgage. Nothing in this Agreement shall be understood or construed to be a discharge, satisfaction, novation, or release in whole or in part of the Note and Mortgage.

Except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged and Borrower and Lender will be bound by, and comply with, all of the terms, conditions, powers and covenants and provisions thereof, and each shall be binding and will remain in full force and effect and are otherwise unchanged except as specifically amended by this Agreement.

Executed as of the day, month and year first written above.

Corus Bank, N.A.

Lender

By: 

Its: AD

X 

Michael Houlihan

X 

Mary C. Houlihan

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