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Cook County Recorder

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LOAN MODIFICATION AGREEMENT

BORROWERS: Betty R. Ruff
PROPERTY: 1122 West 115th Street, Chicago, Illinois 60643

THIS PAGE IS ADDED TO PROVIDE AMPLE SPACE FOR THE RECORDING INFORMATION AND MICROFILMING OF THIS DOCUMENT.

PIERCE & ASSOCIATES
18 South Michigan Avenue
Suite 1200
Chicago, Illinois 60603 Box 178
(312)346-9088

Property of Cook County Clerk's Office

CMMC #1500512864

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

This Loan Modification Agreement ("Agreement"), made effective the 20th day of July, 2001 between Betty R. Ruff, divorced and not since married ("Borrower") and Chase Mortgage Company-West, Mellon Mortgage Company ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") to Homestart Mortgage Corporation, dated September 24, 1999, recorded October 4, 1999, as Instrument No.99934282; and subsequently assigned to Chase Mortgage Company-West, Mellon Mortgage Company, by assignment recorded October 4, 1999, as Instrument No. 99934284, County of Cook, State of Illinois (2) the Note bearing the same date as, and secured by, the Security Instrument ("Note"), (collectively, the "Loan Documents"), which cover the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1122 West 115th Street, Chicago, Illinois 60643, with the original principal balance of U.S. \$91,251.00, the real property described being set forth as follows:

SEE EXHIBIT A

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Loan Documents):

1. As of August 1, 2001, the amount payable under the Loan Documents is U.S. \$101,694.25 (the "Unpaid Principal Balance") consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Maturity Date of the above referenced Note has been amended from October 1, 2029, to August 1, 2031 ("Maturity Date").
3. 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 yearly rates as specified below:
 - (a) The rate of 8.5% for the payments due from September 1, 2001 through and including August 1, 2031.
4. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. The Borrower promises to make monthly payments of principal and interest as specified below:
 - (a) Monthly payments of \$781.94 for the payments due from September 1, 2001 through and including August 1, 2031. If on the Maturity Date, the Borrower still owes amounts under the Loan Documents as amended by this Agreement, the Borrower will pay such amounts in full on the Maturity Date.

The Borrower will make such payments at P.O. Box 78109 Phoenix, AZ 85062-8109, or at such other place as the Lender may require.

5. 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 by the Loan Documents. 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 the Loan Documents. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Loan Documents without further notice or demand on the Borrower.
6. The Borrower also will comply with all other covenants, agreements, and requirements of the Loan Documents, including without limitation, the Borrower's covenants and

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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 Loan Documents; 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 Loan Documents (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 other instrument or document that is affected to, wholly or partially incorporated into, or is part of, the Loan Documents and that contains any such terms and provisions as those referred to in (a) above.

7. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents 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.

Sargema Hamilton
 Signature Witness 1
 Printed Name Sargema Hamilton

Betty R. Ruff
 Betty R. Ruff

Joy M. Dailey
 Signature Witness 2
 Printed Name Joy M. Dailey

Chase Mortgage Company-West, Mellon Mortgage Company

Lizabeth J. Preston
 Signature Witness 1
 Printed Name Lizabeth J. Preston

Lyn R. Fitzer
 Lyn R. Fitzer,
 Assistant Vice President

Fabricio Duarte
 Signature Witness 2
 Printed Name Fabricio Duarte

_____{Space Below This Line for Acknowledgments}_____

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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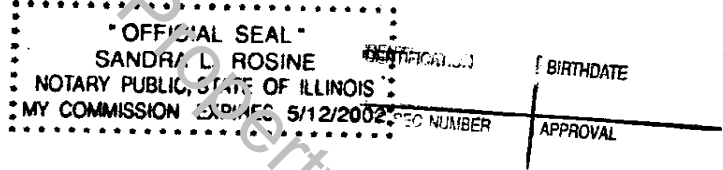
STATE OF Illinois
COUNTY OF Cook

Before me, a Notary Public, in and for said County, personally appeared the above named Betty R. Ruff, who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at _____, this 28th day of Aug 2001.

Sandra L. Rosine
Notary Public

My commission expires: 5-12-2002



STATE OF OHIO
COUNTY OF FRANKLIN

Before me, a Notary Public, in and for said County, personally appeared Lyn R. Fitzer, to me known and known to be the person who, as Assistant Vice President of Chase Mortgage Company-West, Mellon Mortgage Company, the corporation which executed the foregoing instrument, signed the same, and acknowledged to me that said person did so sign said instrument in the name and behalf of said corporation as such officer; that the same is that person's free act and deed as such officer, and the free and corporate act and deed of said corporation; that said person was duly authorized thereunto by its Board of Directors.

In Testimony Whereof, I have hereunto subscribed my name, and affixed my official seal, at Worthington Ohio, this 29 day of October 2001.



BRUCE M. DRAUDT
Notary Public
In and for the State of Ohio
My Commission Expires
12-12-04

Bruce M. Draudt
Notary Public

County of Cook Notary Public's Office

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.....
OFFICIAL SEAL
CLERK OF COOK COUNTY
JANUARY 15 2014
.....

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Exhibit A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS, TO WIT:

LOT 14 IN BLOCK 26 IN JORNBERG'S SUBDIVISION OF BLOCKS 2, 5 TO 8, 11 TO 26 AND A RESUBDIVISION OF BLOCK 4 OF ROOD AND WESTON'S ADDITION TO MORGAN PARK A SUBDIVISION OF THE WEST 1/2 OF THE NORTH EAST 1/4 (EXCEPT THE NORTH 20 ACRES) AND THE EAST 1/2 OF THE NORTH WEST 1/4 (EXCEPT THE NORTH 20 ACRES) OF SECTION 20, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 25-21-223-012

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