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**MORTGAGE MODIFICATION AGREEMENT**

THIS AGREEMENT, made and effective on 2/22/2000, is between NWA FEDERAL CREDIT Union of Four Apple Tree Square, City of Bloomington, County of Hennepin, State of Minnesota, herein referred to as Mortgagee, and Diane J. Moore, a single person of 512 South Kenilworth, City of Oak Park, State of Illinois, herein referred to as Mortgagor(s).

The parties recite and declare that:

A. Mortgagee is the holder of a certain mortgage note, in the original principal sum of Thirty-three thousand and 0/100--- Dollars (\$ 33,000.00 ), made by Mortgagor(s), dated 8/27/94, and maturing on 2/22/2000.

B. Such mortgage note is secured by a mortgage recorded on 11/26/99, in the office of the Cook County Recorder of the County of Cook as Document No. 09111189 which mortgage is now a lien on the premises situated in the County of Cook, State of Illinois, and legally described as:

The South 12 1/2 of the West 150 feet of Lot 3 and the North 1/2 of the West 150 feet of Lot 4 in Block 1 in Hulbert's Subdivision of the West 1/2 of Lot 2 in Subdivision of Section 18, Township 39 North, Range 13, East of the Third Principal Meridian, (except the West 1/2 of the Southwest 1/4) in Cook County, Illinois.  
ID #16-18-106-004

C. On such mortgage note and mortgage there is now owing on the date of this Agreement the sum of Twenty-four thousand nine hundred twenty-eight and 50/100-- Dollars (\$ 24,928.50 ) which includes interest thereon at the present rate of Seven percent (7.00 %) per annum, from 8/27/94.

D. Mortgagor(s) is/are the owner(s) of such premises, on which such mortgage is a valid lien and there are no defenses or offsets to the mortgage or to the debt which it secures.

E. Mortgagor(s) desires to modify and amend the terms of the Mortgage Note and Mortgagee is willing to make such accommodations upon the terms and conditions set forth below.

For the reasons set forth above and in consideration of the mutual covenants and promises of the parties hereto, Mortgagor(s) and Mortgagee covenant and agree as follows:

1. **Amendment of Mortgage Note and Mortgage.** In consideration of the payment by Mortgagor(s) of a mortgage extension fee in the amount of Zero Dollars (\$ 0.00 ), receipt of which is acknowledged, Mortgagee does hereby extend the time of payment of the principal indebtedness secured by such mortgage note and mortgage to the maturity date of August 27, 2004; provided that Mortgagor(s) shall in the meantime continue to pay principal and interest on the amount owing on such mortgage note and mortgage at the

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rate of Seven and nine tenths percent( 7.90 %) per annum from 2/22/2000, in monthly installments of Three hundred thirteen and 32/100--- Dollars (\$ 313.32 ) commencing on the first day of each month thereafter until August 27, 2004 at which time the entire unpaid balance of principal and accrued interest shall be due and payable.

2. **Principal and Interest Payments.** Mortgagor(s), in consideration of the above extension and other valuable consideration, the receipt of which is acknowledged, shall pay the principal sum and interest as set forth above on or before the maturity thereof as hereby extended, shall comply with the other terms of the mortgage note and mortgage, except as modified herein.

3. **No Other Charges.** It is hereby further agreed that all stipulations, provisions, conditions and covenants of said Mortgage note and mortgage shall remain in full force and effect, except as herein modified, and nothing herein contained shall be construed to impair the security or lien of the holder of said Mortgage nor to affect or impair any rights or powers which the Mortgagee may have under said Mortgage and Mortgage Note for nonfulfillment of the Agreement.

4. **Binding Effect of Agreement.** This agreement shall be effective on the date above written and shall be binding on the heirs, executors, administrators, successors, and assigns of the respective parties.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement.

<p>MORTGAGEE NWA FEDERAL CREDIT UNION</p> <p>By X <u>David A. Passolt</u> David A. Passolt Its Assistant Secretary</p> <p>By X <u>Rita D. Dickinson</u> Rita D. Dickinson Its Assistant Secretary</p>	<p>MORTGAGOR(S)</p> <p>X <u>Diane J. Moore</u> Diane J. Moore</p> <p>X _____</p> <p>X _____</p> <p>X _____</p>
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STATE OF MINNESOTA )  
 ) ss  
 COUNTY OF HENNEPIN )

The foregoing instrument was acknowledged before me this 7th day of February, 2000, by David A. Passolt, the Assistant Secretary and Rita D. Dickinson, the Assistant Secretary of NWA Federal Credit Union, Mortgagee.

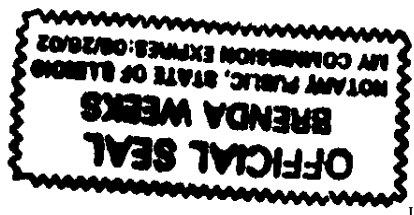
X Gretchen J. Schaal  
Notary Public



STATE OF Illinois )  
 ) ss  
 COUNTY OF COOK )

The foregoing instrument was acknowledged before me this 18th day of FEB, 2000, by Diane J. Moore, a single person Mortgagor(s)

X Brenda Weeks 8/28/02  
Notary Public



THIS INSTRUMENT WAS DRAFTED BY:  
NWA Federal Credit Union  
Four Appletree Square  
Bloomington, MN 55425-1642  
Return this to the aforementioned address

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