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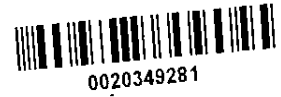
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Cook County Recorder 31.00

OFFICIAL BUSINESS  
DEPT. OF PLANNING & DEVELOPMENT  
COUNTY OF COOK, ILLINOIS



NO CHARGE

H78016585

Project Number: 20CCD-04

**AMENDMENT  
TO MORTGAGE, NOTE AND HOMEOWNER LOAN AGREEMENT  
GIVEN BY OR BETWEEN**

Loretta St.Pierre AND  
**NORTH WEST HOUSING PARTNERSHIP,**

**EACH DATED** September 14, 2000

This Agreement, is made and entered into this 14 day of March, 2002 by and between North West Housing Partnership, an Illinois Not-for-Profit Corporation ("Subrecipient") and Loretta St.Pierre ("Borrower"), the owner(s) of record of the real property located at 4615 W. Lake, Glenview, Illinois, 60025, legally described in Exhibit A, attached hereto and by this reference made a part hereof (the "Property").

**WHEREAS**, the County of Cook, a body politic and corporate of the State of Illinois ("County") has been designated a Participating Jurisdiction and receives HOME Program funds under the Cranston-Gonzalez National Affordable Housing Act of 1990. The HOME Investment Partnerships Act, as amended (the "Act"), which is implemented by the HOME Investment Partnerships Program, 24 CFR Part 92, as amended ("HOME Program"); and

**WHEREAS**, the County has established the County HOME Program ("County HOME Program") pursuant to the Act and the HOME Program, and the County HOME Program assists in the financing and provision of affordable home ownership or rental housing which is decent, safe and sanitary to low and very-low income persons; and

**RETURN TO BOX 333**

**BOX 333-CTI**

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**WHEREAS**, Subrecipient has been selected by the County to administer a portion of the County HOME Program and has entered into a Homeowner Loan Agreement ("**Loan Agreement**") with Borrower, dated September 14, 2000, under which it loaned Borrower funds under the County HOME Program to finance the rehabilitation of the Property, as described in Exhibit A to the Homeowner Loan Agreement (the "**Project**"); and

**WHEREAS**, pursuant to the Loan Agreement Subrecipient agreed to loan Borrower an initial principal sum of Forty one thousand one hundred seventy and no cents/100 U.S. Dollars (\$41,170.00) and an additional principal sum not to exceed \$5,000.00, for a maximum principal sum of Forty six thousand one hundred seventy and no cents/100 U.S. Dollars (\$46,170.00), and any other sums advanced or expended, which principal and sums bear no interest ("**Loan Funds**" or "**Loan**"); and

**WHEREAS**, the Loan is evidenced by a Note, dated September 14, 2000 ("**Note**"); and the Note is secured by a mortgage, dated September 14, 2000 and recorded in the Office of the Cook County Recorder of Deeds as document number 00812327 ("**Mortgage**"), which Mortgage creates a mortgage lien on the Property; and

**WHEREAS**, pursuant to the Loan Agreement Borrower agreed to execute an Amendment to the Loan Agreement, Note and Mortgage to reflect any increase over the initial principal amount of the loan; and

**WHEREAS**, Subrecipient has loaned Borrower a total of Seventy two thousand thirty four and 00/100 U.S. Dollars (\$72,034.00) for the Project.

**NOW, THEREFORE**, in consideration of the mutual covenants and promises contained herein, and in consideration of the foregoing and for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

## 1. RECITALS

The foregoing recitals are incorporated herein and made a part hereof by reference.

## 2. AMOUNT OF LOAN

A. The following provisions of the Loan Agreement are amended as follows:

1. The sixth Whereas paragraph is amended to state:  
"**WHEREAS**, Borrower wishes to borrow from the Subrecipient for the Project, and the Subrecipient is willing, subject to the following terms and

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conditions, to loan to Borrower for the Project, the total principal sum of ~~Seventy two thousand thirty four and 00/100~~ U.S. Dollars (~~\$72,034.00~~); and

2. The first sentence of Paragraph 3(A) is amended to state:  
"**Loan Amount And Interest.** The Subrecipient shall loan to Borrower and Borrower shall borrow from the Subrecipient a loan in the total principal sum of ~~Seventy two thousand thirty four and 00/100~~ U.S. Dollars (~~\$ 72,034.00~~) which principal shall bear no interest (the "Loan Funds" or the "Loan")."

3. The Total Project Cost amount set forth on Exhibit A to the Loan Agreement is amended to state:  
"~~\$ 72,034.00~~"

4. The HOME Program Loan Amount set forth on Exhibit A to the Loan Agreement is amended to state:  
"~~\$ 72,034.00~~"

- B. The first sentence of paragraph 1 of the Note is amended to state:

## **"1. BORROWER'S PROMISE TO PAY**

In return for a loan that Borrower has received (the "Loan"), Borrower promises to pay ~~Seventy two thousand thirty four and 00/100~~ U.S. Dollars (~~\$72,034.00~~) (this amount is called "principal") to the order of the Lender."

- C. The first sentence of the second paragraph of the Mortgage is amended to state:  
"Borrower owes Lender the total principal sum of ~~Seventy two thousand thirty four and 00~~ /100 U.S. Dollars (~~\$72,034.00~~)."

## 3. **OTHER TERMS OF THE LOAN AGREEMENT, NOTE AND MORTGAGE**

Subrecipient and Borrower agree that all other terms, conditions and covenants of the Loan Agreement, Note and Mortgage shall remain in full force and effect.

## 4. **ASSIGNMENT**

Borrower reaffirms its prior consent to the assignment, by Subrecipient to the County, of Subrecipient's interest and rights granted under the Loan Agreement, Note, Mortgage, and this Amendment to said documents; and agrees that upon such assignment(s) the County shall succeed to all the rights, interests, and options of Subrecipient under said documents.

## **NORTH WEST HOUSING PARTNERSHIP**

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## NORTH WEST HOUSING PARTNERSHIP

By: Anna L Thomas

ATTEST: Mary Fummi  
Secretary

Approved as to form: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

Loretta St. Pierre  
Loretta St. Pierre - Borrower

SSN: 350-36-4406

Witness: Yonda Neely

\_\_\_\_\_  
- Borrower

Witness: \_\_\_\_\_

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## EXHIBIT A

COMMON STREET ADDRESS:  
4615 West Lake Avenue  
Glenview, IL 60025

PIN(S):  
04-30-404-019-0000

LEGAL DESCRIPTION:  
LOT 28 IN FIRST ADDITION TO NORTHFIELD WOODS, A SUBDIVISION OF PART OF LOTS 3 AND 4 AND ALL OF LOT 5 IN SUPERIOR COURT PARTITION OF THE WEST ½ OF SECTION 29 AND ALSO LOTS 7 AND 8 OF COUNTY CLERKS' DIVISION OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 12 AND LOTS 6 AND 8 IN COUNTY CLERKS' DIVISION OF THE WEST ½ OF SECTION 29 AND ALSO OF LOTS 7 AND 8 IN COUNTY CLERKS' DIVISION OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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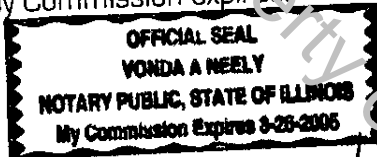
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STATE OF ILLINOIS, Cook County SS:

I, Vonda A Neely, a Notary Public in and for said county and state, do hereby certify that Arletta H. Niemi, personally known to me to be the same person(s) whose name(s) is (are) subscribed to the foregoing instrument, 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, including the release and waiver of all right of homestead.

Given under my hand and official seal, this 1 day of March, 2012

My Commission expires.



Vonda A. Neely  
Notary Public

This Document Prepared By: mal hu  
North West Housing Partnership  
236 W. Northwest Highway  
Palatine, IL 60067

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