



Doc#: 0329722012  
Eugene "Gene" Moore Fee: \$54.50  
Cook County Recorder of Deeds  
Date: 10/24/2003 09:31 AM Pg: 1 of 4

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 18<sup>th</sup> day of June, 2003, between **Lionel and Yolanda Moore** ("Borrower's") and **RBMG, Inc. (f/k/a Resource Bancshares Mortgage Group, Inc.)** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") to **West America Mortgage Company** dated **December 21, 1999** and recorded as **Instrument # 09200754, Book 9861, Page 0155** in the **Cook County Recorders Office, Illinois**, as assigned to **RBMG, Inc.** dated **December 21, 1999** and recorded as **Instrument 09200755, Book 9861, Page 0156** in the **Cook County Recorders Office, Illinois**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and **15728 South Drexel Avenue, Dolton, IL 60419** 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 Note or Security Instrument):

1. As of **August 1, 2003**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$128,491.75** consisting of the amount (s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. 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 beginning **August 1, 2003** at the rate of **5.5%**, **through the remainder of the loan**. The Borrower promises to make monthly payments of principal and interest in the amount of **\$538.46**, beginning on the **1st** day of **September, 2003**, **through the remainder of the loan** and continuing thereafter on the same day of each succeeding month until the principal and interest are paid in full. If on **April 1, 2031** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at **9710 Two Notch Road, Columbia, SC 29223** or at such other place as the Lender may require.

3. 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 this Security Instrument.

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 this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

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4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and 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 Security Instrument; 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 Note and Security Instrument (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 affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument 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.

By: Trudi Louden (Seal)  
 Lender  
 RBMG, Inc.  
 Trudi Louden  
 Vice President

Lionel W. Moore (Seal)  
 Borrower  
Yolanda Moore (Seal)  
 Borrower

[ Space Below This Line For Acknowledgments ]

Proprietor Cook County Clerk's Office

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STATE OF Illinois

COUNTY OF Cook

The foregoing instrument was acknowledged before me this 25<sup>th</sup> day of June, 2003, by **LIONEL W. AND YOLANDA MOORE** who produced Driver's License as identification or who is personally known to me.



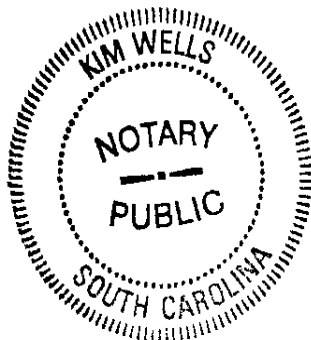
Olwen R. Chapman-Miller  
Notary Public  
Print Name: Olwen R. Chapman-Miller  
My Commission Expires: July 12, 2006

STATE OF South Carolina

COUNTY OF Richland

The foregoing instrument was acknowledged before me this 2<sup>nd</sup> day of August, 2003, by Trudi Loudon as Vice President of RBMG, INC., who is personally known to me.

Kim Wells  
Notary Public  
Print Name: Kim Wells  
My Commission Expires: \_\_\_\_\_



My Commission Expires January 19, 2009

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## EXHIBIT A

LOT 6 IN CHAPMAN'S 10<sup>TH</sup> ADDITION TO TULIP TERRACE, BEING A SUBDIVISION OF THAT PART OF THE SOUTH 11.79 ACRES OF LOT 7 NORTH OF THE EAST AND WEST CENTER LINE OF SECTION 14 IN THE PARTITION OF THAT PART OF THE WEST ½ OF SECTION 14, TOWNSHIP 36 NORTH; RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE RIVER AND THE EAST ½ OF THE SOUTHWEST ¼ OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE RAILROAD LAND BEING PART OF THE ESTATE OF ELIZABETH BERGER), IN COOK COUNTY, ILLINOIS, TAX ID # 29-14-156-015 VOLUME 206

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