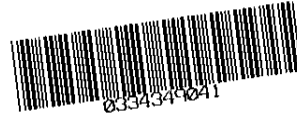


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Doc#: 0334349041
Eugene "Gene" Moore Fee: \$32.50
Cook County Recorder of Deeds
Date: 12/09/2003 08:32 AM Pg: 1 of 5

Prepared by: **Dawn Park**
After recording, return to:
First American Title/Loan Modification Division
3355 Michelson Way, Suite 250
Irvine, CA 92612

1629504

MODIFICATION AGREEMENT

This Modification and Extension Agreement ("Agreement") is made this 14th day of October, 2003, between MidFirst Bank (hereinafter referred to as to "Lender"), and YVONNE CHISM (hereinafter referred to as "Borrower"), for loan No. 46948690, referring to property located at 332 CHAPPEL AVE, CALUMET CITY, IL 60409-2120.

WITNESSETH:

WHEREAS the Borrower is now indebted to the Lender in the sum of Ninety One Thousand Nine Hundred Twenty One Dollars and Fifty Three Cents (\$91,921.53) (hereinafter referred to as the "New Principal Amount"), consisting of unpaid principal in the amount of Eighty Seven Thousand Two Hundred Twenty Six Dollars and Fifty Four Cents (\$87,226.54), Interest from February 01, 2003 to September 01, 2003 in the amount of Four Thousand One Hundred Ninety Seven Dollars and Seventy Six Cents (\$4,197.76) and Escrow Advanced by Lender in the amount of Four Hundred Ninety Seven Dollars and Twenty Three Cents (\$497.23), payment of which is secured by a Note and Mortgage owned and held by the Lender, dated January 07, 2000 and recorded in the office of the Recorder of Deeds in COOK County in the State of Illinois on January 19, 2000, as Document No 00045102; and *original loan amt: \$ 89,550.00*

WHEREAS the parties mutually agree to modify the terms of payment of said indebtedness by changing the amount of the monthly mortgage payment and the term of

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the mortgage and by amortizing past-due interest from February 01, 2003 to September 01, 2003.

NOW, THEREFORE, in consideration of the covenants hereinafter contained, it is mutually agreed as follows:

The Borrower shall pay the New Principal Amount with interest at the rate of 8.250% per annum on the unpaid principal balance in monthly installments of approximately Eight Hundred Sixty One Dollars and Forty Four Cents (\$861.44) consisting of Principal/Interest in the amount of Six Hundred Ninety Dollars and Fifty Eight Cents (\$690.58) and current escrow in the amount of One Hundred Seventy Dollars and Eighty Six Cents (\$170.86). The first monthly mortgage payment pursuant to this Agreement shall be due on October 01, 2003, with each monthly payment due on the first day of each month thereafter until the New Principal Amount, with interest thereon, is paid in full, except that the final payment of the New Principal Amount, in interest and escrow shall be due and payable on the first day of September 01, 2033, unless paid in full prior to said date.

The subject mortgage shall remain as a first lien upon the premises. The subject note and the security instrument securing same shall not in any way be prejudiced by this Agreement. However, the subject note and security instrument and all the covenants and agreements contained therein and the rights of the parties hereunder shall remain in full force and effect except as expressly modified herein.

The Lender shall retain the legal right to foreclose upon the original mortgage pursuant to the terms of said mortgage if the Borrower shall again default on the subject loan.

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IN WITNESS WHEREOF, the parties have signed, sealed, and delivered this Agreement on the date first above written.

BORROWER:

Yvonne Chism
YVONNE CHISM

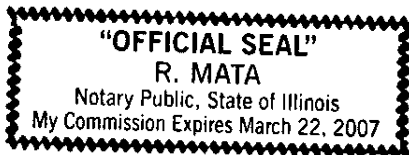
State of Illinois
County of COOK

On this 14th day of October, 2003 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared YVONNE CHISM, to me known to be the same person(s) described in and who executed the foregoing instrument, and acknowledged that he/she voluntarily executed the same as his/her free act and deed.

WITNESS my hand and Notarial Seal at office the day and year first above written.

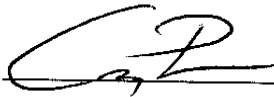
R. Mata
Notary Public

Commission expires: March 22, 2007



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LENDER:



Craig Parker – Vice President

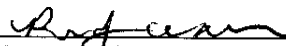


State of Oklahoma

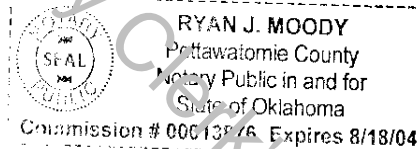
County of Pottawatomie

On this 28th day of October, 2003 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Craig Parker, Vice President, to me known to be the same person described in and who executed the foregoing instrument, and acknowledged that he voluntarily executed the same as a free act and deed.

WITNESS my hand and Notarial Seal at office the day and year first above written.


Notary Public

Commission expires: August 18, 2004



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EXHIBIT A

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

ALL OF LOT 3 (EXCEPT THE NORTH 20 FEET) AND THE NORTH 30 FEET OF LOT 4 IN BLOCK 12 IN CRYER'S CALUMET CENTER ADDITION BEING A SUBDIVISION OF THE EAST HALF OF THE NORTH WEST QUARTER OF SECTION 12, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

C/k/a 382 CHAPPEL AVE, CALUMET CITY, IL 60409-2120

Tax Id No. 29121200330000