

# UNOFFICIAL COPY

This Document Prepared By:  
Leisa Fair  
c/o ABN AMRO Mortgage Group, Inc.  
7159 Corklan Dr  
Jacksonville, FL 32258



Doc#: 0402117080  
Eugene "Gene" Moore Fee: \$54.50  
Cook County Recorder of Deeds  
Date: 01/21/2004 11:00 AM Pg: 1 of 4

And After Recording Return To:  
David Abate  
c/o Law Offices of David J. Stern  
801 S. University Dr, Suite 500  
Plantation, FL 33324

Loan #606561  
DJS #03-09247

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## LOAN MODIFICATION AGREEMENT

(Document Title)

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## LOAN MODIFICATION AGREEMENT

**FHA Case# 131-7397866****AAMG Mortgage Loan No. 606561**

This Loan Modification Agreement ("Agreement"), made this 7<sup>th</sup> day of May 2003, between **Curtis Hill**, whose address is 16635 South Lowe Ave, Harvey, Illinois 60426, and **ABN AMRO Mortgage Group, Inc.**, whose address is 7159 Corklan Drive, Jacksonville, Florida 32258 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), to **Mountain States Mortgage Centers, Inc.**, in the original principal amount of \$49,234.00, dated **December 14, 1993**, filed **January 4, 1994**, and recorded in **O.R. as Document #94-009149**, and assigned to **ABN AMRO Mortgage Group Inc.**, in the Public Records of **Cook County, 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 defined therein as the "Property" located at, **16635 South Lowe Ave., Harvey, Illinois 60426**, the real property described being set forth as follows:

**P.I.N. #29-21-315-010-0000**

REFER TO ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION OF PROPERTY.

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):

As of **June 1, 2003** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$47,996.91**, consisting of the amount(s) loaned to the Borrower by the Lender and interest capitalized to date in the amount of **\$3,555.36**.

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 the yearly rate of **8.0%** from **May 1, 2003**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$352.18** beginning on **June 1, 2003**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1, 2033** (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 ABN AMRO Mortgage Group, Inc., 7159 Corklan Drive, Jacksonville, FL 32258** or at such other place as the Lender may require.

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.

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.

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AAMG Loan No. 606561

Modification Agreement Page Two

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.

[Space Below This Line For Acknowledgments]

### Borrower's Acknowledgment

Curtis Hill  
Curtis Hill

[Signature]  
Witness #1 Signature  
TIOB CAZARES  
Witness #1 Print Name  
[Signature]  
Witness #2 Signature  
A. MENDEZ  
Witness #2 Print Name

State of Illinois } SS  
County of COOK } SS

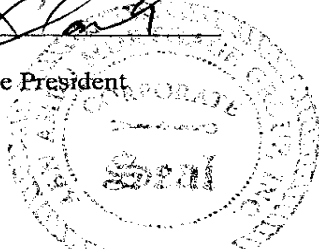
On the 04<sup>TH</sup> day of AUG in the year 2003, before me, the undersigned, a Notary Public in and for said State, personally appeared Curtis Hill, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity on behalf of which the person(s) acted, executed the instrument.  
Witness my hand and official seal.



[Signature]  
Notary Public Signature  
Seal issued in COOK county  
Printed Name M. I. CHORAK (Notary stamp or seal)  
My commission expires SEPT. 21, 2004

### Lender's Acknowledgment

ABN AMRO Mortgage Group, Inc.  
By: [Signature]  
Mimi Clark  
Its: Assistant Vice President  
(Corporate Seal)

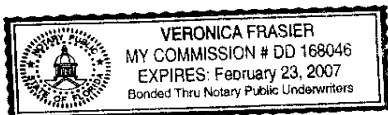


Witness:  
[Signature]  
Signature  
Brenda Harmon  
Print Name  
[Signature]  
Signature  
Suzanne Erickson  
Print Name

STATE OF FLORIDA  
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 2<sup>nd</sup> day of October, 2003 by Mimi Clark, as Assistant Vice President of ABN AMRO Mortgage Group, Inc. who produced self as

[Signature]  
Notary Public  
Print Name Veronica Frasier  
My Commission Expires: \_\_\_\_\_



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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 4 (EXCEPT THE NORTH 60 FEET) IN BLOCK 8 IN  
PERCY WILSON'S WASHINGTON PARK SUBDIVISION,  
BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE  
SOUTHWEST 1/4 OF SECTION 21, TOWNSHIP 36 NORTH,  
RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN  
IN COOK COUNTY, ILLINOIS.

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