

# UNOFFICIAL COPY



Doc#: 0405448237  
Eugene "Gene" Moore Fee: \$28.00  
Cook County Recorder of Deeds  
Date: 02/23/2004 11:18 AM Pg: 1 of 3

## AGREEMENT TO AMEND AND RESTATE PARTICIPATION AGREEMENT, JUNIOR NOTE AND JUNIOR MORTGAGE

(Single-Family Rehabilitation Program)

Project Number: 02-123-17

This Agreement is entered into effective November 14, 2003 by and between the West Suburban Neighborhood Preservation Agency, an Illinois intergovernmental agency (the "Lender") and Jeffrey A. Pemberton & Kathleen A. Gilliland, Married to each other (the "Mortgagors").

WHEREAS, the West Suburban Neighborhood Preservation Agency and the Mortgagors executed a Single-Family Rehabilitation Program Owners Participation Agreement the ("Agreement") dated August 26, 2003 to provide the Mortgagors with a loan for the purpose of providing the Mortgagors with funds sufficient to rehabilitate their home.

WHEREAS, the Mortgagors have executed and delivered to the West Suburban Neighborhood Preservation Agency a Junior Mortgage Note dated August 26, 2003 wherein the Mortgagors promise to pay to the order of the West Suburban Neighborhood Preservation Agency the principal sum of Twenty Thousand Seven Hundred Seventy Eight and 00/100 Dollars (\$20,778.00) (the "Note") in repayment of a loan to the Mortgagor from the owners in like amount, together with interest thereon (the "Loan"), in installments as set forth therein.

WHEREAS, the Mortgagors also executed and delivered to the Agency a Junior Mortgage (the "Mortgage") dated August 26, 2003, and recorded on October 22, 2003 as document #0329548008, to secure the indebtedness set out in the Note which Mortgage conveyed an interest in the property as described herein:

Lot 36 in Hackel's West End Subdivision, being a Subdivision of all lots 7,8,9,23,31,32,33 and 56 in Arthur T. McIntosh's Plainfield Road addition and part of lot 24 in H. O. Stone and Company's fifth addition to Riverside acres in the Southwest 1/4 of Section 2, Township 38 North, Range 12, East of the Third Principal Meridian, In Cook County, Illinois.

8644 W. 44th St. Lyons, IL 60534

18-02-315-013-0000

WHEREAS, (\$21,978.00) was expended on the rehabilitation project, and, therefore, the Mortgagors and the Agency wish to amend and restate the Junior Note and the Junior Mortgage to correct the amount of the funds secured by the Junior Note.

WHEREAS, the West Suburban Neighborhood Preservation Agency and the Mortgagors both

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wish to correct the property record in relation to the Mortgage.

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the parties agree as follows:

1. **RECITALS**

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

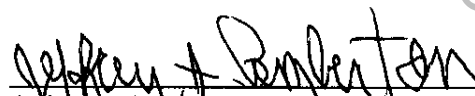
2. **AMOUNT OF LOAN, NOTE AND MORTGAGE**

That the West Suburban Neighborhood Preservation Agency and the Mortgagors hereby agree that the principal amount of the Agreement, Junior Note and Junior Mortgage shall be amended and restated to be Twenty One Thousand Nine Hundred Seventy Eight and 00/100 Dollars (\$21,978.00) and shall no longer be the amount of Twenty Thousand Seven Hundred Seventy Eight and 00/100 Dollars (\$20,778.00).

3. **REMAINING TERMS, CONDITIONS AND COVENANTS**

That the Owners and the Mortgagor agree that all other terms, conditions and covenants of the Agreement, Note and Mortgage shall remain in full force and effect for the term of the Agreement, Note and mortgage as set out therein.

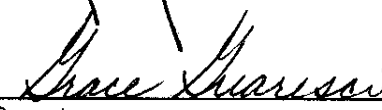
**MORTGAGORS**

  
\_\_\_\_\_  
Jeffrey A. Pemberton

  
\_\_\_\_\_  
Kathleen A. Gilliland

West Suburban Neighborhood Preservation Agency

  
\_\_\_\_\_  
Peter LaPorte - Executive Director

ATTEST:   
\_\_\_\_\_  
Secretary

Cook County Clerk's Office

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STATE OF ILLINOIS )
)SS
COUNTY OF COOK )

I, Cathleen M. Halwix, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Peter La Porte, personally known to me to be the Executive Director of West Suburban Neighborhood Preservation Agency, an Illinois intergovernmental agency, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as the free and voluntary act of the aforesaid agency, for the uses and purposes therein set forth.

Given under my hand and official seal this 14th day of November, 2003.

Cathleen M. Halwix
Cathleen M. Halwix - NOTARY PUBLIC

My Commission expires: February 21, 2005



STATE OF ILLINOIS )
)SS
COUNTY OF COOK )

I, Cathleen M. Halwix, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Jeffrey A. Pemberton & Kathleen A. Gilliland personally known to me, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this 14th day of November, 2003.

Cathleen M. Halwix
Cathleen M. Halwix - NOTARY PUBLIC

My Commission expires: February 21, 2005



Prepared by
and mail to: The West Suburban Neighborhood Preservation Agency
4415 W. Harrison St. Suite 228
Hillside, IL 60162

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