

# UNOFFICIAL COPY



Doc#: 0407133115  
Eugene "Gene" Moore Fee: \$26.00  
Cook County Recorder of Deeds  
Date: 03/11/2004 09:54 AM Pg: 1 of 2

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024002685 C-11

**PREPARED BY/MAIL TO:**

**AJ SMITH FSB  
14757 S CICERO AVE  
MIDLOTHIAN, IL 60445**

**LOAN #5026386**

**LOAN MODIFICATION AGREEMENT**

This is a Loan Modification Agreement ("Agreement") dated as of FEBRUARY 13, 2004 by and between A.J. SMITH FEDERAL SAVINGS BANK ("Mortgagee") and GLENN E DOGGET AND SHARON P DOGGET, F/K/A SHARON P FORNEK, HIS WIFE (Mortgagor).

Mortgagee has heretofore made a loan to Mortgagor in the original principal sum of ONE HUNDRED TWO THOUSAND FOUR HUNDRED AND NO/100 Dollars (\$102,400.00). Mortgagor's obligation to repay said loan is evidenced by a promissory note dated FEBRUARY 12, 1999 ("Note") and is secured by a mortgage ("Mortgage") dated FEBRUARY 12, 1999 and recorded in the Recorder's Office of COOK County Illinois on FEBRUARY 22, 1999 as Document No.99173330 mortgaging, granting and conveying to Mortgagee that certain parcel of land, and the improvements thereon, located in COOK County, Illinois and legally described as:

LOTS 15 AND 16 IN BLOCK 14 IN DEARBORN HEIGHTS SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. #24-07-213-033 & 24-07-213-034

9830 NORMANDY AVE, OAK LAWN, IL 60453

Said Note and Mortgage are hereinafter referred to as the "Loan Documents".

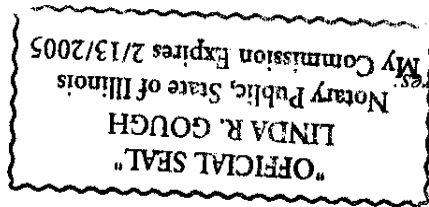
Mortgagor has asked Mortgagee to lower the rate and change the maturity date of the Note and Mortgage and Mortgagee is willing to lower the interest rate and change the maturity date of the Note and Mortgage on the terms and conditions set forth herein.

In consideration of the foregoing, and of the promises herein set forth, the parties hereto acknowledge and agree as follows:

1. The balance of the principal indebtedness remaining from time to time outstanding shall hereafter bear interest at the rate of 4.750% percent per annum.
2. Commencing MARCH 01, 2004 and on the FIRST day of each successive month thereafter until the maturity date set forth below, Mortgagor shall pay monthly installments of principal and interest in the sum of Dollars (\$849.61).
3. Notwithstanding any provision hereof to the contrary, the entire principal balance then outstanding and all accrued interest and other charges, shall be due and payable on FEBRUARY 01, 2014 (the "Maturity Date").
4. None of the rights of Mortgagee under the Loan Documents shall be prejudiced by reason of this Agreement and this Agreement shall not affect the lien and charge of the Loan Documents upon the property covered thereby.

**BOX 333-CTI**

# UNOFFICIAL COPY



My Commission Expires: 2/13/2005

*[Handwritten Signature]*  
\_\_\_\_\_

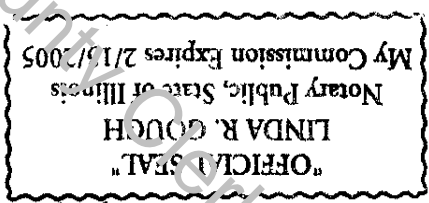
I, the undersigned, a Notary Public in and for said county and state do hereby certify that, DONNA J. MANUEL, VICE PRESIDENT of A.J. SMITH FEDERAL SAVINGS BANK, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that SHE signed and delivered the said instrument as HER free and voluntary act, for the uses and purposes therein set forth.

State of Illinois, County of COOK

BY: *[Handwritten Signature]*  
\_\_\_\_\_

A.J. SMITH FEDERAL SAVINGS BANK

IN WITNESS WHEREOF, Mortgagee has executed this Agreement February 13, 2004.



My Commission Expires: 2/13/2005

*[Handwritten Signature]*  
\_\_\_\_\_

Given under my hand and official seal February 13, 2004.

I, the undersigned, a Notary Public in and for said county and state do hereby certify that GLENN E. DOGGETT AND SHARON P. DOGGETT personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, 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.

State of Illinois, County of COOK

*[Handwritten Signature]*  
SHARON P. DOGGETT F/K/A SHARON P. FORNER

*[Handwritten Signature]*  
GLENN E. DOGGETT

IN WITNESS WHEREOF, Mortgagor has executed this Agreement February 13, 2004.

5. Mortgagor hereby acknowledges and agrees that the Loan Documents remain in full force and effect, except as they have been expressly modified by the terms of this Agreement. In other respects not inconsistent with this Agreement, the terms of the Loan Documents are hereby ratified and reconfirmed.