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THIS INSTRUMENT PREPARED BY:
ARLENE PETRIK

WHEN RECORDED MAIL TO:
HOME SAVINGS OF AMERICA
P.O. BOX 80015
CITY OF INDUSTRY, CALIFORNIA 91716-0015

04085323

LOAN NO. 1752911-6
ORIGINAL LOAN NO. 01528949

MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this 22nd day of DECEMBER, 1994 by and between

DAWNE A. O'NEILL, MARRIED TO GARY R. O'NEILL

(the "Borrower"),

and HOME SAVINGS OF AMERICA, FSB (the "Lender"),

with reference to the following facts:

A. By that certain Mortgage and Assignment of Rents (the "Mortgage") dated January 18, 1993 by and between

DAWNE A. O'NEILL, MARRIED TO GARY R. O'NEILL

as Borrower, and Lender as Mortgagee, recorded on 01/28/93 as Document No. 93-074375, Page _____, Official Records of Cook County, Illinois, mortgaged to Lender, that contain real property located in Cook County, Illinois, commonly known as 1635 BUENA VISTA AVENUE, CHICAGO HEIGHTS, IL. 60411

described in the Mortgage. The Mortgage secures, among other things, a promissory note, dated January 18, 1993 in the original principal amount of \$ 36,000.00, made by

Dawne A. O'Neill

to the order of Lender (the "Original Note").

B. By a second promissory note (the "Advance Note") of even date herewith made by Borrower to the order of Lender, Lender has loaned to Borrower the additional sum of \$ 11,000.00 (the "Additional Advance"). As a condition to the making of the Additional Advance, Lender has required that the Original Note and the Mortgage be modified to secure the Additional Advance and the obligations of Borrower set forth in the Advance Note by the Mortgage.

C. The total amount of indebtedness due under the Original Note, the Advance Note and the Mortgage as of the date hereof is \$ 46,168.38. At no time shall the indebtedness due under the mortgage exceed \$ 72,000.00

The Original Note and the Mortgage are hereby modified and amended as follows:

1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure (a) payment of the Original Note with interest thereon, according to its terms; the Advance Note, with interest thereon, according to its terms; and any further extensions, modifications and renewals of the Original Note and the Advance Note; (b) payment by Borrower of all sums due and owing under, and performance of all obligations set forth in the Original Note and the Advance Note; and (c) satisfaction and performance by Borrower of each and every obligation and agreement of Borrower set forth herein, in the Mortgage or secured by the Mortgage.

2. A default under the Mortgage, as herein modified and amended, shall occur in any of the following events: (a) Borrower shall fail to pay when due any amount due under the Original Note, or the Advance Note or otherwise fails to perform any obligation or agreement of Borrower set forth or incorporated in the Original Note or the Advance Note; or (b) Borrower shall fail to perform any obligation or agreement of Borrower set forth or incorporated in or secured by the Mortgage, as modified and amended by this Modification.

3. A default under the Original Note or Mortgage shall be and constitute a default under the Advance Note. A default under the Advance Note shall be and constitute a default under the Original Note.

4. Except as modified and amended by this Modification, the Original Note, the Mortgage, and any instruments, documents or agreements secured by or incorporated in the Mortgage, are confirmed and ratified. None of the rights of Lender under the Original Note or the Mortgage are or shall be deemed to be prejudiced by reason of this Modification. Except as provided in this Modification, this Modification shall not affect the lien and charge of the Mortgage upon the property covered thereby.

EXECUTED the year and date first above written.

BORROWER:

x Dawne A. O'Neill
DAWNE A. O'NEILL

x Gary R. O'Neill
GARY R. O'NEILL* husband of Dawne A. O'Neill

LENDER:

HOME SAVINGS OF AMERICA, FSB

By Lanny L. Guymon
Lanny L. Guymon, Vice President

FTN: 32-20-325-002

ATTEST:

By Noreen DeMarie
Noreen DeMarie, Assistant Secretary

NOTARY ACKNOWLEDGEMENTS APPEAR ON THE REVERSE

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File 75-39-582
OF/mc
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STATE OF ILLINOIS
COUNTY

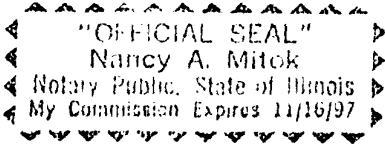
} SS:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that

Dawne A. O'Neill, married to Gary R. O'Neill and Gary R. O'Neill, married to
Dawne A. O'Neill

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.

Given under my hand and official seal, this 29th day of December, 1994



Nancy A. Mitok
My commission expires: _____ Notary Public

NOTARY PUBLIC ILLINOIS
EXP. 11/16/97

DEC 30 AM 10:28

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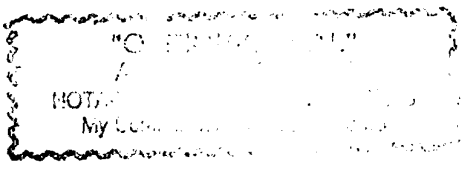
STATE OF ILLINOIS
COUNTY OF COOK

} SS:

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that

certify that Lanny L. Guymon, Vice President of HOME SAVINGS OF AMERICA, FSB, and
personally known to me to be the
Noreen DeMarie, Assistant Secretary
of said corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before
me this day in person and severally acknowledged that as such Vice President and Assistant Secretary
they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto pursuant to the authority given
by the Board of Directors of said corporation as their free and voluntary act and as the free and voluntary act of said corporation for the uses and
purposes therein set forth.

Given under my hand and official seal, this 23rd day of December, 1994



Lanny L. Guymon
My commission expires: _____ Notary Public

THIS ADDENDUM IS ATTACHED HERETO AND MADE A PART HEREOF.

LOT 55 IN BLOCK 221 IN CHICAGO HEIGHTS, A SUBDIVISION OF PART OF THE SOUTH EAST
1/4 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE
THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE WEST LINE OF THE SOUTH EAST 1/4 OF
SECTION 20, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN AND
NORTH OF THE JOLIET CUT OFF BRANCH OF THE MICHIGAN CENTRAL RAILROAD, ACCORDING TO
THE PLAT RECORDED APRIL 24, 1901 AS DOCUMENT 3091385, IN COOK COUNTY, ILLINOIS

04085323