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Doc#: 0508849019
Eugene "Gene" Moore Fee: \$32.50
Cook County Recorder of Deeds
Date: 03/29/2005 07:05 AM Pg: 1 of 5

Prepared by: **Lorlee Bradway**
After recording, return to:
First American Title/Loan Modification Division
3 First American Way
Santa Ana, CA 92707
MP
2316182

MODIFICATION AGREEMENT

This Modification and Extension Agreement ("Agreement") is made this 19th day of February, 2005, between MidFirst Bank (hereinafter referred to as to "Lender"), and ROYCE D CAMPBELL (hereinafter referred to as "Borrower"), for loan No. 46957212, referring to property located at 236 W 110TH ST, CHICAGO, IL 60628-4229.

WITNESSETH:

WHEREAS the Borrower is now indebted to the Lender in the sum of Fifty Nine Thousand Two Hundred Forty Dollars and Thirty Six Cents (\$59,240.36) (hereinafter referred to as the "New Principal Amount"), consisting of unpaid principal in the amount of Fifty Four Thousand One Hundred Five Dollars and Four Cents (\$54,05.04), Interest from August 01, 2004 to January 01, 2005, in the amount of One Thousand Eight Hundred Eighty Eight Dollars and Five Cents (\$1,888.05) and Escrow Advanced by Lender in the amount of Three Thousand Two Hundred Forty Seven Dollars and Twenty Seven Cents (\$3,247.27), payment of which is secured by a Note and Mortgage owned and held by the Lender, dated September 18, 1997 and recorded in the office of the Recorder of Deeds in COOK County in the State of Illinois on October 01, 1997, as Document No 97727504; and

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 August 01, 2004 to January 01, 2005.

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 8.000% per annum on the unpaid principal balance in monthly installments of approximately Six Hundred Fourteen Dollars and Fifty One Cents (\$614.51) consisting of Principal/Interest in the amount of Four Hundred Thirty Four Dollars and Sixty Eight Cents (\$434.68) and current escrow in the amount of One Hundred Seventy Nine Dollars and Eighty Three Cents (\$179.83). The first monthly mortgage payment pursuant to this Agreement shall be due on February 01, 2005, 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 January 01, 2035, unless paid in full prior to said date.

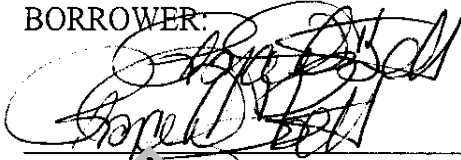
The subject mortgage shall remain as a first lien upon the premises. The subject note and the security instrument securing same shall not in any way be prejudiced by this Agreement. However, the subject note and security instrument and all the covenants and agreements contained therein and the rights of the parties thereunder 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:



ROYCE D CAMPBELL

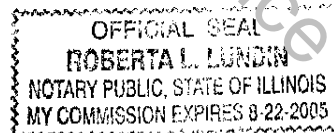
State of Illinois
County of COOK

On this 19th day of February, 2005 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared ROYCE D CAMPBELL, 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.

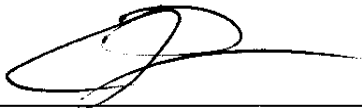

Notary Public

Commission expires: 8-22-2005



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LENDER:



Craig Parker – Vice President

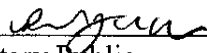


State of Oklahoma

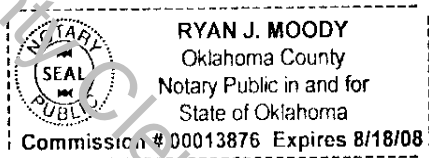
County of Oklahoma

On this 24th day of February, 2005 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: 8/18/08



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EXHIBIT A

LOT 33 AND THE WEST 1/2 OF LOT 34 IIN BLOCK 1 IN HORTON'S SUBDIVISION
OF THE NORTH 1/2 OF LOT 58 AND ALL OF LOT 55 IN SCHOOL TRUSTEE'S
SUBDIVISION OF SECTION 16, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS
P. I. N. # 25-16-420-029 AND 25-16-420-030

C/k/a 236 W 110TH ST, CHICAGO, IL 60628-4229

Tax Id No. 25164200290000