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Doc#: 0510249002
Eugene "Gene" Moore Fee: \$32.50
Cook County Recorder of Deeds
Date: 04/12/2005 07:07 AM Pg: 1 of 5

Prepared by: Lorlee Bradway *MPG*
After recording, return to: *2260940*
First American Title/Loan Modification Division
3 First American Way
Santa Ana, CA 92707

MODIFICATION AGREEMENT

This Modification and Extension Agreement ("Agreement") is made this 10th day of January, 2005, between MidFirst Bank (hereinafter referred to as to "Lender"), and RENITA NEAL & INELL NEAL (hereinafter referred to as "Borrower"), for loan No. 41015641, referring to property located at 2105 218TH ST, SAUK VILLAGE, IL 60411-4530.

WITNESSETH:

WHEREAS the Borrower is now indebted to the Lender in the sum of Fifty Eight Thousand One Hundred Ten Dollars and Five Cents (\$58,110.05) (hereinafter referred to as the "New Principal Amount"), consisting of unpaid principal in the amount of Fifty Five Thousand Two Hundred Eighty Three Dollars and Eighty Cents (\$55,283.80), Interest from July 01, 2004 to December 01, 2004, in the amount of Two Thousand Seventy Three Dollars and Fifteen Cents (\$2,073.15) and Escrow Advanced by Lender in the amount of Seven Hundred Fifty Three Dollars and Ten Cents (\$753.10), payment of which is secured by a Note and Mortgage owned and held by the Lender, dated May 24, 1994 and recorded in the office of the Recorder of Deeds in COOK County in the State of Illinois on May 26, 1994, as Document No 94472826; 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 July 01, 2004 to December 01, 2004.

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 9.000%% per annum on the unpaid principal balance in monthly installments of approximately Six Hundred Fifty Five Dollars and Fifty Five Cents (\$655.55) consisting of Principal/Interest in the amount of Five Hundred Twenty Seven Dollars and Sixty Six Cents (\$527.66) and current escrow in the amount of One Hundred Twenty Seven Dollars and Eighty Nine Cents (\$127.89). The first monthly mortgage payment pursuant to this Agreement shall be due on January 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 June 01, 2024, 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 hereunder 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:

Renita Neal
RENITA NEAL

Inell Neal
INELL NEAL

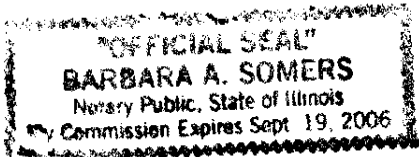
State of Illinois
County of COOK

On this 10 day of January 2005 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared RENITA NEAL & INELL NEAL, 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.

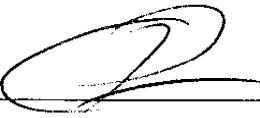
Barbara A. Somers
Notary Public 4014-8021-8302

Commission expires: Sept. 19, 2006



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LENDER:



Craig Parker – Vice President

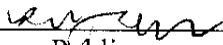


State of Oklahoma

County of Oklahoma

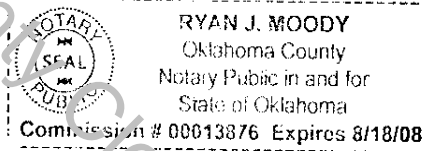
On this 18th day of January, 2005 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Craig Parker, Vice President, to me known to be the same person described in and who executed the foregoing instrument, and acknowledged that he voluntarily 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 7 IN BLOCK 8 IN SOUTHDAL⁻⁻⁻⁻⁻E SUBDIVISION UNIT NUMBER 1, BEING A^{county,}
SUBDIVISION OF PART OF SECTION 25, TOWNSHIP 35 NORTH, RANGE 14,
EAST OF THE THIRD PRINCIPAL MERIDIAN LYING NORTH OF SAUK TRIAL
ROAD, IN COOK COUNTY, ILLINOIS.

C/k/a 2105 218TH ST, SAUK VILLAGE, IL 60411-4530

Tax Id No. 32252070290000