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RECORDING REQUESTED BY:

and

Return to:

SECURITY CONNECTIONS, INC.
1935 INTERNATIONAL WAY
IDAHO FALLS, ID 83402



Doc#: 0608713108 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/28/2006 12:52 PM Pg: 1 of 3

V-306010508

Loan Number: 400544514

Date: November 30, 2005

REFORMATION / AMENDMENT TO MORTGAGE

THIS AGREEMENT is made effective the 30TH DAY OF NOVEMBER, 2005, between First Franklin A Division of National City Bank of Indiana ("Lender") and MARCUS AUSTIN AND CANDY AUSTIN HUSBAND AND WIFE ("Borrower(s)").

RECITAL

a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$110,000.00, dated October 25, 2005 evidencing a loan in that sum made by Lender to Borrower(s).

b. The Note is secured by a Mortgage recorded in the office of the County Recorder of COOK on 11-3-05, as document # 0531205346 against the real property commonly known as 16434 SOUTH CALIFORNIA AVENUE, MARKHAM, IL 60423 and legally described as:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

c. Lender and Borrower(s) desire to correct an error in the Mortgage securing the Note to Accurately reflect their original intent and agreement.

AGREEMENT

1. The Mortgage securing the Note is reformed and /or amended as follows:

- CORRECTS THE ADJUSTABLE RATE RIDER BY CHANGING SECTION 4(D) LIMITS ON INTEREST RATE CHANGES TO READ AS FOLLOWS: "The interest rate I am required to pay at the first Change Date will not be greater than 11.7500% or less than 8.7500%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000%) from the rate of interest I have been paying for the proceeding 6 months; subject to the following limits: My interest rate will never be greater than 14.7500%, nor less than 8.7500%".

2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Mortgage which, except as reformed and /or amended by the Agreement are reaffirmed in full.

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Marcus Austin 12/15/05
MARCUS AUSTIN DATE

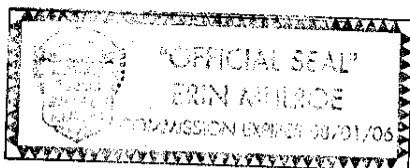
Candy Austin 12/15/05
CANDY AUSTIN DATE

STATE OF IL
COUNTY OF COOK

On 12/15/05 before me, the undersigned, personally appeared Marcus Austin & Candy Austin personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature Erin Mulroe



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Legal Description:

LOT 105 IN BERSHIRE MANOR, BEING A SUBDIVISION OF PART OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 24, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 16434 SOUTH CALIFORNIA AVENUE, MARKHAM, IL 60428

Loan Number: ~~400054414~~ 4000544514

PIN Number: 28-24-317-035-0000

Property of Cook County Clerk's Office