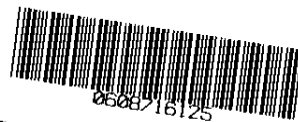


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Doc#: 0608716125 Fee: \$28.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/28/2006 12:00 PM Pg: 1 of 3

## NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 21st day of February, 2006 by and between Yvonne S Brown and Shelby Brown, wife and husband, (hereinafter "Borrowers") and Think Federal Credit Union (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed Thirty Thousand Dollars (\$30,000.00) Dollars from Lender as evidenced by a Note dated May 24, 1996 which was secured by a Mortgage of even date recorded on July 15, 1996 in Book of Mortgages on Page or as Document Number 96538332 in the office of the County Recorder in and for Cook County, Illinois (hereinafter referred to as the "Note" and "Mortgage" respectively);

Legal Description: Lot 5 in Panozzo's Resubdivision of part of Lot 8 in Andrew's Subdivision of the East 1/2 of the South West 1/4 and the South East Fractional 1/4 of Section 28 (except North of the Indian Boundary Line) in Township 37 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois. PIN 25-28-408-044-0000

Property Address: 12416 S Yale, Chicago, IL 60628

AND WHEREAS, Borrowers and Lender wish to modify the Note and Mortgage in certain respects at this time;

NOW, THEREFORE, Borrowers and Lender agree as follows:

1. That the unpaid principal balance due and owing on said Note after the January 31, 2006 payment has been made shall be Fifteen Thousand Five Hundred Twenty Three and 75/100 (\$15,523.75) Dollars.

5/3  
2/24  
omf

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2. Lender hereby agrees to modify the Note and Mortgage for and in consideration of the payment by Borrowers of Thirty Eight Dollars and 50/100 (\$38.50) Dollars representing the modification recording fee.
3. Borrower promises to pay interest at a yearly rate of 7.04%. That the unpaid principal balance listed above shall be amortized over a period of 60 months thereby modifying the monthly principal and interest payment to Three Hundred Six Dollars and 25/100 (\$306.25) commencing with the monthly payment due February 28, 2006. Borrower promises to pay debt in full no later than January 28, 2011.
4. Except as otherwise modified above, the Note and Mortgage shall in all other respects remain in full force and effect.

X *Shelby E Brown*  
Shelby E Brown

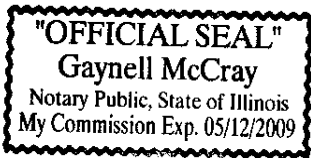
X *Yvonne S Brown*  
Yvonne S Brown

State of Illinois

County of Cook

The foregoing instrument was acknowledged before me this 1<sup>st</sup> day of March, 2006, by Shelby E Brown and Yvonne S Brown.

(Seal)



*Gaynell McCray*  
Notary Public

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THINK FEDERAL CREDIT UNION

By: Susan Hutchison  
Its Loan Processor

By: Vicki Twerberg  
Its Loan Services Manager

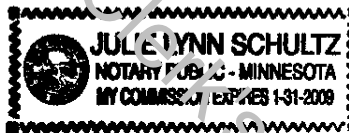
State Of Minnesota )

County of Olmsted )

The foregoing instrument was acknowledged before me this 13th day of March, 2006, by Susan Hutchison and Vicki Twerberg the Loan Processor and Loan Services Manager, respectively of the Think Federal Credit Union , and United States Corporation, on behalf of said Corporation.

(Seal)

Julie Lynn Schultz  
Notary Public



This document was prepared by:  
Think Federal Credit Union  
4001 West River Parkway  
Rochester, MN 55901



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