



Doc#: 0622706013 Fee: \$32.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/15/2006 09:47 AM Pg: 1 of 5

Prepared by: **Mignon Pelt**  
After recording, return to:  
First American Title *MPG*  
3 First American Way *2967297*  
Santa Ana, CA 92707

**MODIFICATION AGREEMENT**

This Modification and Extension Agreement ("Agreement") is made **June 21, 2006**, between MidFirst Bank (hereinafter referred to as to "Lender"), and **FAITH E BROWN GUNTER** (hereinafter referred to as "Borrower"), which Agreement modifies the Note and Mortgage between the parties as more specifically identified herein on property located at **758 E 145TH ST, DOLTON, IL 60419-1804** and further described in Exhibit "A" and referred to herein as the "Property"

**WITNESSETH:**

WHEREAS the Borrower is now indebted to the Lender in the sum of **Forty Seven Thousand Eight Hundred Thirty Five Dollars and Fifty Cents (\$47,835.50)** (hereinafter referred to as the "New Principal Amount"), consisting of unpaid principal in the amount of **Forty Four Thousand One Hundred Two Dollars and Seven Cents (\$44,102.07)**, Interest from **January 01, 2006 to June 01, 2006**, in the amount of **One Thousand Nine Hundred Twenty Nine Dollars and Forty Five Cents (\$1,929.45)** and Escrow Advanced by Lender in the amount of **One Thousand Eight Hundred Three Dollars and Ninety Eight Cents (\$1,803.98)**, payment of which is secured by a Note and Mortgage owned and held by the Lender, dated **July 22, 1988** and recorded in the

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My  
JK*

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office of the Recorder of Deeds in **COOK** County in the State of Illinois on **July 27, 1988**, as Document No **88335117**; 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 the mortgage and by amortizing past-due interest from **January 01, 2006** to **June 01, 2006**.

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 **10.500%** per annum on the unpaid principal balance in monthly installments of approximately **Seven Hundred Ninety One Dollars and Eighty Four Cents (\$791.84)** consisting of Principal/Interest in the amount of **Four Hundred Eighty Six Dollars and Forty Eight Cents (\$486.48)** and current escrow in the amount of **Three Hundred Five Dollars and Thirty Six Cents (\$305.36)**. The first monthly mortgage payment pursuant to this Agreement shall be due on **July 01, 2006**, 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 **April 01, 2025**, 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:

*Faith E Brown Gunter*  
FAITH E BROWN GUNTER

State of Illinois  
County of COOK

On this 10 day of July, 2006 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **FAITH E BROWN GUNTER**, 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 this day and year first above written.

*Christine Lira*  
Notary Public

Commission expires: 5/18/08



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LENDER:




Kevin Osuna – Vice President

State of Oklahoma

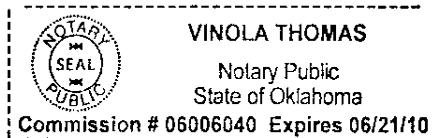
County of Oklahoma

On this 13 day of July, 2008 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Kevin Osuna, 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: 10/21/10



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## EXHIBIT A

Lot 14 (except the West 6.02 feet thereof and except the North 33.48 feet thereof) the West 12.04 feet of Lot 15 (except the North 33.48 feet thereof) all in Block 1 in William Old's Addition to Dolton Subdivision a Subdivision of part of the South East 1/4 of Section 3, Township 36 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

C/k/a 758 E 145TH ST, DOLTON, IL 60419-1804

Tax Id No. 29534200570000