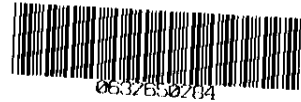


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Doc#: 0632650284 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/22/2006 03:37 PM Pg: 1 of 4

NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 11th day of October, 2006 by and between John Klaus, (hereinafter "Borrowers") and Think Federal Credit Union (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed Fifteen Thousand and no/100 (\$15,000.00) Dollars from Lender as evidenced by a Note dated September 9, 1996 which was secured by a Mortgage of even date recorded on October 15, 1996 in Book of Mortgages on Page or as Document Number 9678512 in the office of the County Recorder in and for Cook County, Illinois (hereinafter referred to as the "Note" and "Mortgage" respectively);

Legal Description: See Exhibit A

Property Address: 1275 W. Flournoy Street Unit B Chicago, IL 60607

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 September 30, 2006 payment has been made shall be Six Thousand Eight Hundred Fifty Five and 64/100 (\$6,855.64) Dollars.

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SY
PT
SY
MY
CEO

UNOFFICIAL COPY

2. Lender hereby agrees to modify the Note and Mortgage for and in consideration of the payment by Borrowers of Thirty Eight and 50/100 (\$38.50) Dollars representing the modification recording fee.
3. Borrower promises to pay interest at a yearly rate of 7.45%. That the unpaid principal balance listed above shall be amortized over a period of 51 months thereby modifying the monthly principal and interest payment to One Hundred Fifty Eight and 62/100 (\$158.62) commencing with the monthly payment due October 30, 2006. Borrower promises to pay debt in full no later than December 30, 2010.
4. Except as otherwise modified above, the Note and Mortgage shall in all other respects remain in full force and effect.

SIGN
HERE

X *John Klaus*

John Klaus

X _____

State of Illinois

County of Cook

The foregoing instrument was acknowledged before me this 12 day of October, 2006, by _____ and _____

(Seal)

"OFFICIAL SEAL"
Ass Luke
Notary Public, State of Illinois
Cook County
My Commission Expires September 1, 2009

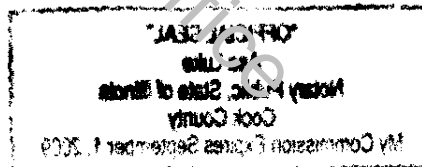
SIGN
HERE

Ass Luke

Notary Public

UNOFFICIAL COPY

Property of Cook County Clerk's Office



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THINK FEDERAL CREDIT UNION

By: Julie Schultz
Its Loan Processor

By: Melanie Hopper
Its Director of Mortgage Operations

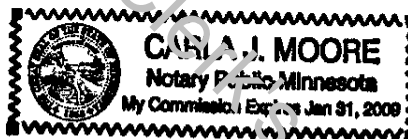
State Of Minnesota)

County of Olmsted)

The foregoing instrument was acknowledged before me this 17th day of October, 2006, by Julie Schultz and Melanie Hoppenworth the Loan Processor and Director of Mortgage Operations, respectively of the Think Federal Credit Union, and United States Corporation, on behalf of said Corporation.

(Seal)

Carley Moore
Notary Public



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



Property of Cook County Clerk's Office

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*** LEGAL DESCRIPTION ***

UNIT NO. 1275 "B" IN UNIVERSITY PLACE CONDOMINIUM AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 9, 10 AND 11 IN MACALUSTER'S SUBDIVISION OF BLOCK 5 OF VERNON PARK ADDITION TO CHICAGO, BEING A SUBDIVISION OF BLOCKS 38, 39, 44 AND 45 IN CANAL TRUSTEE'S SUBDIVISION OF THE WEST 1/2 AND THE WEST 1/2 OF THE NORTH EAST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. MATCH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 27018285 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

COMMONLY KNOWN AS: 1275 FLOURNOY UNIT 8
CHICAGO, IL
PERMANENT INDEX NUMBER: 17-17-310-035-1004

Cook County Clerk's Office