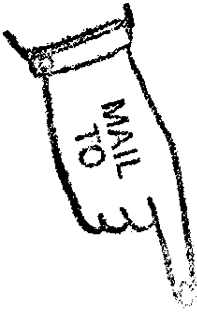


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Doc#: 0632934273 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/27/2006 10:58 AM Pg: 1 of 5

Prepared by: **Justin Hayes**
After recording, return to:
First American Title **MP-**
3 First American Way **3049200**
Santa Ana, CA 92707

MODIFICATION AGREEMENT

This Modification and Extension Agreement ("Agreement") is made **October 03, 2006**, between MidFirst Bank (hereinafter referred to as to "Lender"), and **MARTHA L BONNER** (hereinafter referred to as "Borrower"), which Agreement modifies the Note and Mortgage between the parties as more specifically identified herein on property located at **16219 SUSSEX CT, MARKHAM, IL 60428-4646** and further described in Exhibit "A" and referred to herein as the "Property".

WITNESSETH: **Original Loan Amount \$31,900.00**

WHEREAS the Borrower is now indebted to the Lender in the sum of **Twenty Four Thousand Six Hundred Thirty Dollars and Thirty Three Cents (\$24,630.33)** (hereinafter referred to as the "New Principal Amount"), consisting of unpaid principal in the amount of **Twenty Two Thousand Two Hundred Sixty Three Dollars and Eighty One Cents (\$22,263.81)**, Interest from **February 01, 2006 to September 01, 2006** in the amount of **One Thousand Three Hundred Sixty Three Dollars and Sixty Seven Cents (\$1,363.67)** and Escrow Advanced by Lender in the amount of **One Thousand Two Dollars and Eighty Five Cents (\$1,002.85)**, payment of which is secured by a Note and Mortgage owned and held by the Lender, dated **June 07, 1988** and recorded in the

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office of the Recorder of Deeds in Cook County in the State of Illinois on **June 16, 1988**, as Document No **88-262797**; 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 **February 01, 2006** to **September 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 **Four Hundred One Dollars and Thirty Nine Cents (\$401.39)** consisting of Principal/Interest in the amount of **Two Hundred Fifty One Dollars and Ninety Four Cents (\$251.94)** and current escrow in the amount of **One Hundred Forty Nine Dollars and Forty Five Cents (\$149.45)**. The first monthly mortgage payment pursuant to this Agreement shall be due on **October 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 **March 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:

Martha L Bonner
MARTHA L BONNER

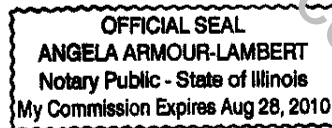
State of Illinois
County of **Cook**

On this 14th day of October, 2006 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **MARTHA L BONNER**, 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.

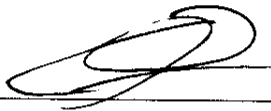
Angela Armour-Lambert
Notary Public
Angela Armour-Lambert

Commission expires: 8-28-2010



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LENDER:



~~Kevin Osuna~~ Vice President
Craig Parker

State of Oklahoma

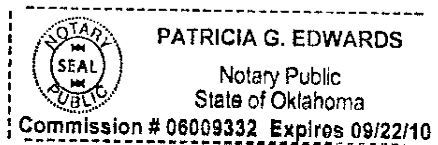
County of Oklahoma

On this 24th day of October, 2006 before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared ~~Kevin Osuna~~ *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.

Patricia G. Edwards
Notary Public
Patricia G Edwards

Commission expires: 9-22-10



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EXHIBIT A

LOT 16 IN BLOCK 8 IN CANTERBURY GARDENS UNIT NO. 2A BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

C/k/a 16219 SUSSEX CT, MARKHAM, IL 60428-4646

Tax Id No. 28241080420000

Property of Cook County Clerk's Office