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Doc#: 0812147002 Fee: \$40.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/30/2008 08:49 AM Pg: 1 of 3

NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 11 day of April, 2008, by and between Christopher R Hyland and Frances M Hyland, husband and wife (hereinafter "Borrowers") and Think Mutual Bank FKA Think Federal Credit Union converted to a Mutual Savings Association under the laws of the United States of America by change in charter effective July 1, 2007. Think Federal Credit Union FKA IBM Mid America Employees Federal Credit Union by amendment to charter effective as of July 1, 2003 (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed Two Hundred Fifty Three Thousand Eight Hundred and 00/100 (\$253,800.00) Dollars from Lender as evidenced by a Note dated April 1, 2003 which was secured by a Mortgage of even date recorded on May 7, 2003 as Document Number 0312735019 in the office of the County Recorder in and for Cook County, Illinois (hereinafter referred to as the "Note" and "Mortgage" respectively);

LOT 15 IN BLOCK 13 IN ARLINGTON HEIGHTS PARK MANOR, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPLE MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 29, 1926 AS DOCUMENT 9257733, IN COOK COUNTY, ILLINOIS. PIN #03-32-405-010-0000.

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 principal balance due and owing on said Note after the April 1, 2008 payment has been made shall be Two Hundred Thirty One Thousand Seven Hundred Sixteen and 40/100 (\$231,716.40) Dollars.
2. For and in consideration of the payment by Borrowers of Five Hundred and 00/100 (\$500.00) Dollars representing modification fee of n/a percent of the unpaid principal balance listed above, receipt of which is hereby acknowledged by Lender, Lender

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hereby agrees to modify the Note and Mortgage by modifying the interest rate due thereunder to 5.875 percent per annum and the term thereunder to provide for payment in full no later than April 1, 2013.

- 3. That the principal balance listed above shall be amortized over a period of 360 months thereby modifying the monthly principal and interest payment to One Thousand Three Hundred Seventy and 69/100 (\$1,370.69) Dollars commencing with the monthly payment due May 1, 2008.
- 4. Except as otherwise modified above, the Note and Mortgage shall in all other respects remain in full force and effect.

X *Christopher R Hyland*
 Christopher R Hyland

X *Frances M Hyland*
 Frances M Hyland

State of *Ill*

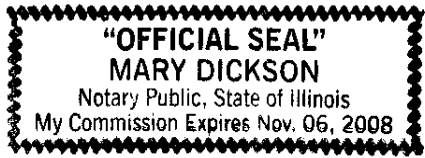
County of *Cook*

The foregoing instrument was acknowledged before me this *11* day of *April* *2008*, by Christopher R Hyland and Frances M Hyland, husband and wife.

Mary Dickson
 Notary Public Sign Name Here

MARY DICKSON
 Notary Public Print Name Here

11-6-08
 My Commission Expires



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THINK MUTUAL BANK

By: Angela J. Schmiedeberg
Its Mortgage Servicing Representative

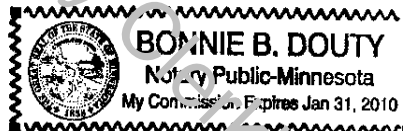
By: Cheryl Schaefer
Its VP of Lending

State of Minnesota)

County of Olmsted)

The foregoing instrument was acknowledged before me this 14th day of April, 2008, by Angela J Schmiedeberg and Cheryl Schaefer, the Mortgage Servicing Representative and the VP of Lending, of Think Mutual Bank, a Mutual Savings Association organized and existing under the laws of the United States of America.

Bonnie B. Douty
Notary Public



This document was prepared by:

Think Mutual Bank
5200 Members Pkwy NW
PO Box 6477
Rochester, MN 55903

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