

MAIL TO → BOX 352

RECORDING REQUESTED BY  
FIRST AMERICAN TITLE INS. CO.

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08163798

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8558/0182 27 001 Page 1 of 8  
1998-12-22 14:24:03  
Cook County Recorder 35.00

WHEN RECORDED MAIL TO:

NORWEST MORTGAGE  
1595 SPRUCE ST. MS 120706  
RIVERSIDE, CA 92507

MAIL TO → BOX 352

LOAN # 1866222

TITLE # 40015 - (C)

1161339

THIS SPACE FOR RECORDER'S USE ONLY

8

MODIFACATION OF A DEED OF TRUST

Property of Cook County Clerk's Office



LENDERS ADVANTAGE

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(ADDITIONAL RECORDING FEE APPLIES)

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MAIL TO ➔ BOX 352

Norwest Loan #: 1866222

Investor Loan #: 630847

This document was prepared by: Don Maier

After recording please return to: Norwest Mortgage, Inc.

Address: 1595 Spruce St. MS 120706

City, State, Zip Riverside, CA 92507

1161339

## FIXED RATE LOAN MODIFICATION AGREEMENT

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:  
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND  
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE  
THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement ("Modification"), effective November 1, 1998, between JOHN JOSEPH KOPF and SUSAM R. KOPF ("Borrower") and Norwest Mortgage, Inc. ("Lender"), amends and supplements (1) the Note (the "Note") made by the Borrower, dated July 30, 1993, in the original principal sum of U.S. \$76,800.00, and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded on August 4, 1993 as Document No. 93-608460 in Book or Liber, at page(s), of the Official Records of COOK COUNTY, ILLINOIS. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), located at 13921 SAGINAW AVENUE, BURNHAM, ILLINOIS, 60633, the real property being described as follows:

See Attachment

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument, and the Lender has agreed pursuant to the terms and conditions herein. In consideration of the agreement herein, and other good and valuable consideration, the Borrower and Lender hereby agree to modify the terms of the note and security Instrument as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower represents that the Borrower(s) IS the occupant of the Property and are one and the same individuals(s) who executed the original instruments.

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Fixed Rate Loan Modification Agreement

(Continued)

2. The Borrower acknowledges that the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such costs and expenses, together with unpaid accrued interest, in the total amount of \$4,190.12 have been added to the indebtedness under the terms of the Note and Security Instrument, and that as of December 1, 1998, the amount, including the amounts which have been added to the indebtedness, payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$77,431.11.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the unpaid principal balance at the yearly rate of 8.000%, beginning November 1, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$568.16 (not including escrow deposit), beginning on December 1, 1998 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2025 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at Norwest Mortgage, Inc. or at such other place as the Lender may require.
4. If the Borrower is in default, the Lender may, by providing a written notice to the Borrower, notify the Borrower that the Borrower is in default and that the interest which shall be charged on the Unpaid Principal Balance may be increased to a yearly rate of 8.000% beginning on an effective date stated in the notice which is at least 30 days after the date on which the notice is delivered or mailed to the Borrower. Unless the entire indebtedness is accelerated, as specified in the Note, the Borrower shall pay such increased monthly payments of principal and interest, as adjusted for the increased rate of interest, as specified by the Lender. The Borrower acknowledges that this would constitute an increase in the rate of interest, compared to the rate of interest which would otherwise apply if the Borrower had not defaulted on this Modification.
5. Except as otherwise modified herein, the Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
6. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.
7. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. *[Check box if applicable.]*

1-4 Family Rider - Assignment of Rents

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## Fixed Rate Loan Modification Agreement (Continued)

8. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Loan Modification Agreement, the Borrower(s) agree as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of the Loan Modification Agreement.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

[To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

10/24/98  
Date

*Joseph Koff*  
JOSEPH KOFF Borrower

10/24/98  
Date

*Susan R. Koff*  
SUSAN R. KOFF Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

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Investor Loan No.: 630847  
NMI Loan No.: 1866222

October 28, 1998  
-Date

NORWEST MORTGAGE, INC.

-Lender

By: [Signature]  
INES DEIS, ASSISTANT VICE PRESIDENT

[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]

STATE OF Illinois  
COUNTY OF Cook



On this, the 24 day of Oct, 1998 before me personally appeared  
John Joseph Kopf Susan R Kopf

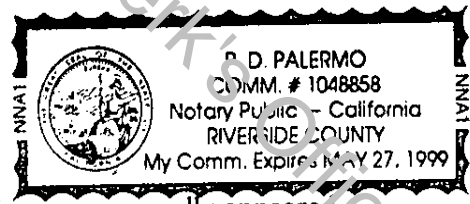
known to me personally or proved to me on the basis of satisfactory evidence to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

MY COMMISSION EXPIRES:  
FEB 16 2002

[Signature]  
NOTARY PUBLIC, STATE OF  
PATRICIA E KEETON  
PRINTED NAME OF NOTARY

### (LENDER'S CORPORATE ACKNOWLEDGMENT)

STATE OF CALIFORNIA  
COUNTY OF RIVERSIDE



On this, the 28th day of October, 1998 before me personally appeared

INES DEIS, ASSISTANT VICE PRESIDENT  
known to me personally or proved to me on the basis of satisfactory evidence to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

MY COMMISSION EXPIRES:  
5/27/99

[Signature]  
NOTARY PUBLIC, STATE OF California  
P. D. PALERMO  
PRINTED NAME OF NOTARY

08163798

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STATE OF \_\_\_\_\_ Effective Date: November 1, 1998  
Borrower(s): JOHN JOSEPH KOPF  
COUNTY OF \_\_\_\_\_ SUSAM R. KOPF  
Property Address: 13921 SAGINAW AVENUE, BURNHAM,  
ILLINOIS, 60633

NMI Loan No.: 1866222

## COMPLIANCE AGREEMENT

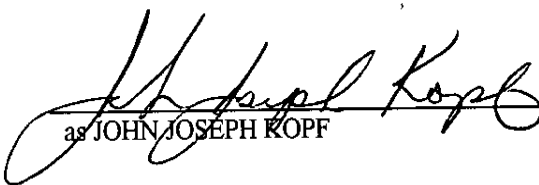
The undersigned Borrower(s), in consideration of the Loan Modification of the above-described loan by **NORWEST MORTGAGE, INC.** and/or its successors and assigns ("Lender") in the amount of **\$77,431.11**, as evidenced by a Promissory Note and secured by the original Deed of Trust or Mortgage dated **July 30, 1993** against the real property commonly known as:


**13921 SAGINAW AVENUE, BURNHAM, ILLINOIS, 60633**

agrees to fully cooperate with any reasonable requests made by Lender, or its agent, (1) to complete such Loan Modification; or, (2) to enable Lender to sell, convey, seek a guaranty or obtain insurance for, or market said loan to any purchaser, including but not limited to, any investor or institution, the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Department of Veterans Affairs, or any municipal bonding authority, or to ensure enforceability of loan if kept in Lender's own portfolio. These requests may include, but are not limited to, all changes, corrections, re-executions or modifications of any documents related to such loan, or execution or any additional documents as may be required.

The undersigned will comply with all such requests within thirty (30) days from the date they are made by Lender or its agent. If Borrower(s) fails to meet its obligations hereunder, Borrower(s) agree to be liable for and to pay or reimburse Lender for all costs including, but not limited to, actual expenses, legal fees, court costs, and marketing losses incurred or sustained by Lender to enforce its rights hereunder and caused by such failure.

Dated this 24 day of October 1998

  
as JOHN JOSEPH KOPF

  
as SUSAM R. KOPF

RECORD & RETURN TO: Norwest Mortgage, Inc. 1595 Spruce St. MS 12070, Riverside, CA 92507

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## CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of Illinois

County of Cook

On Oct 24 1998 before me, PATRICIA E KEETON Notary  
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared John Joseph Kopf \*  
Sue Ann R. Kopf  
Name(s) of Signer(s)

personally known to me - OR -  proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Patricia E Keeton  
Signature of Notary Public



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EXHIBIT "A"

LOT 14 IN BLOCK 4 IN CALUMET RIVER ADDITION BEING A SUBDIVISION OF THE NORTH WEST 1/4 OF SECTION 6, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE SOUTH 1/2 OF THE NORTH WEST 1/4 OF SECTION 6 IN COOK COUNTY ILLINOIS.

P.I.N # 30-06-108-014

township 36 North, Range 15 East  
of the Third Principal Meridian, N

Property of Cook County Clerk's Office

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