

# UNOFFICIAL COPY



Doc#: 1133422018 Fee: \$44.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/30/2011 10:06 AM Pg: 1 of 4

## NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 6<sup>th</sup> day of November, 2011  
by and between Kristina A Niemi, a single woman and Frederick C Niemi, a married man,  
(hereinafter "Borrowers") and Think Mutual Bank (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed Two Hundred Sixty Six Thousand and  
00/100 (\$266,000.00) Dollars from Lender as evidenced by a Note dated July 16, 2008 which  
was secured by a Mortgage of even date recorded on August 5, 2008 in Book of  
Mortgages on Page or as Document Number 0821805079 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 attached

Property Address: 1243 S Wabash Ave, Chicago, IL 60605 ✓

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 October 1,  
2011 payment has been made shall be Two Hundred Fifty Two Thousand Nineteen  
and 40/100 (\$252,019.40) Dollars.

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*[Handwritten signatures and initials over the text]*

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2. Lender hereby agrees to modify the Note and Mortgage for and in consideration of the payment by Borrowers of One Thousand Five Hundred and 00/100 (\$1,500.00) Dollars representing the modification fee.
3. Borrower promises to pay interest at a yearly rate of 3.375%. That the unpaid principal balance listed above shall be amortized over a period of 322 months thereby modifying the monthly principal and interest payment to One Thousand One Hundred Ninety and 87/100 (\$1,190.87) commencing with the monthly payment due November 1, 2011. Borrower promises to pay debt in full no later than October 1, 2018.
4. Except as otherwise modified above, the Note and Mortgage shall in all other respects remain in full force and effect.

X *Kristina A Niemi*  
 Kristina A Niemi

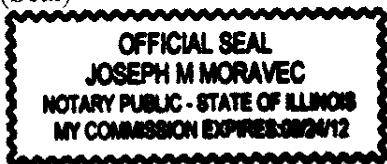
X *Frederick C Niemi*  
 Frederick C Niemi

State of Illinois

County of Cook

The foregoing instrument was acknowledged before me this 5<sup>th</sup> day of November, 2011, by Kristina A Niemi, a single woman and Frederick C Niemi, a married man.

(Seal)



*Joseph M Moravec*  
 Notary Public

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THINK MUTUAL BANK

By: *Amanda Phillippi*  
Amanda Phillippi  
Its Mortgage Services Representative

By: *Angie Alberts*  
Angie Alberts  
Its Servicing Manager

Property of Cook County Clerk's Office

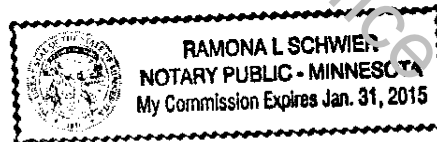
State Of Minnesota )

County of Olmsted )

The foregoing instrument was acknowledged before me this 17<sup>th</sup> day of November, 2011, by Amanda Phillippi and Angie Alberts the Mortgage Services Representative and Servicing Manager, respectively of the Think Mutual Bank , a Mutual Savings Association organized and existing under the laws of the United States of America.

(Seal)

*Ramona L Schwie*  
Notary Public



This document was prepared by: ✓  
Think Mutual Bank  
5200 Members Parkway NW  
Rochester, MN 55901

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## LEGAL DESCRIPTION

### Legal Description:

UNIT NUMBERS 401 AND PS-15 IN THE WABASH FLATS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: THAT PART OF LOTS 8, 9 AND 10 IN SEAMAN'S SUBDIVISION OF BLOCK 5 OF THE ASSESSORS DIVISION OF THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING ON THE EAST LINE OF WABASH AVENUE IN THE CITY OF CHICAGO AT A POINT DISTANCE 440 FEET 11 1/2 INCHES SOUTH OF NORTH LINE OF THE NORTHWEST FRACTIONAL QUARTER OF SECTION 22 AFORESAID; THENCE EAST IN A DIRECT LINE TO A POINT IN THE WEST LINE OF AN 18 FEET ALLEY IN THE REAR OF SAID LOTS 440 FEET AND 6 INCHES SOUTH OF THE NORTH LINE SAID QUARTER SECTION AND THENCE SOUTH ALONG THE WEST LINE OF SAID ALLEY, 47 FEET 4 INCHES; THENCE WEST IN A DIRECT LINE TO A POINT ON THE EAST LINE OF WABASH AVENUE AFORESAID, 7 FEET 2 1/2 INCHES TO THE POINT OF BEGINNING, WHICH SURVEY IS ATTACHED AS APPENDIX "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 99949787, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

### Permanent Index Number:

Property ID: 17-22-101-038-1008

Property ID: 17-22-101-038-1037

### Property Address:

1243 S. Wabash Ave  
Chicago, IL 60605

Cook County Clerk's Office