

# UNOFFICIAL COPY



Doc#: 1430219054 Fee: \$40.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cock County Recorder of Deeds  
Date: 10/29/2014 10:27 AM Pg: 1 of 2

Prepared By: Melissa Leonard, 1600 4<sup>th</sup> Avenue, Rock Island, IL 61201 309-732-5106

**Return To:**

AMERICAN BANK & TRUST CO. N A  
1600 4<sup>th</sup> Ave.  
Rock Island, IL 61201  
(309)-794-1900

Service Loan Number: 733538261-100

### LOAN MODIFICATION/EXTENSION AGREEMENT

This Loan Modification Agreement, is effective October 2, 2014 between Robert M. Walker and Ann Walker Living Trusts Dated April 8, 2008, each having an undivided 1/2 interest; Robert M. Walker, as a Trustee and Individual; Ann Walker, as a Trustee and Individual; Husband and Wife, ("Borrowers") and American Bank and Trust Company, N.A. ("Lender") amends and supplements (1) the Note made by the Borrower, dated September 24, 2009 in the original principal sum of U.S. \$332,500.00 and (2) the Mortgage, recorded on October 2, 2009 as Document Number 0927512029, Cook County in Illinois. The Note, bearing the same date as, and secured by the Security Instrument as the "Property", located at, 16 Doves Ln. Golf, Illinois 60029 the real property being described as follows:

LOT 2 IN WALKER RESUBDIVISION OF PART OF THE SOUTH 1/2 OF FRACTIONAL SECTION 7, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 1, 2003 AS DOCUMENT NUMBER 0321310020, IN COOK COUNTY, ILLINOIS.

The Borrower has requested 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 agreements herein, and other good and valuable consideration, the Borrower Lender hereby agrees to modify the terms of the Note and Security Instrument as follows:


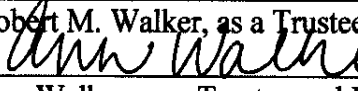
1. The Borrower(s) is/are the owner and utilizing as a primary residence.
2. As of October 2, 2014 payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U. S. \$281,778.91.

S	<u>✓</u>
P	<u>✓</u>
S	<u>✓</u>
M	<u>✓</u>
SC	<u>✓</u>
E	<u>✓</u>
INT	<u>✓</u>

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3. The Borrower(s) 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 **5.50%** beginning **October 8, 2014**. The borrower(s) promises to make monthly payments of **\$2,292.69** beginning on **October 8, 2014** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 8, 2016** the Borrower(s) still owes amounts due under the Note and Security instrument as amended by this Modification, the Borrower(s) will pay these amounts in full on the Maturity Date. The Borrower(s) will make payments via automatic payments.
4. Borrower(s) 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.
5. 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(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.
6. A modification fee of \$35.00 and a recording fee of \$50.00 are due at signing. **Total amount due is \$85.00. October 8, 2014 payment is due in the amount of \$2,292.69. Please remit check payable to American Bank & Trust Co. N.A.**

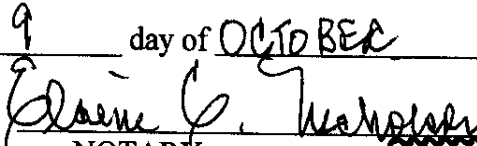
7. (To be signed by all Borrowers, Endorses, Guarantors, Sureties, and other parties signing the Note.)

<u>10/7/14</u> Date	 Robert M. Walker, as a Trustee and Individual Borrower
<u>10/7/14</u> Date	 Ann Walker, as a Trustee and Individual Borrower

STATE OF ILLINOIS, COOK COUNTY SS:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that **Robert M. Walker and Ann Walker Living Trusts Dated April 8, 2008, each having an undivided 1/2 interest; Robert M. Walker, as a Trustee and Individual; Ann Walker, as a Trustee and Individual, Husband and Wife** personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 9 day of OCTOBER, 2014

  
 NOTARY

