

THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING RETURN TO:

86448080

Uptown Federal Savings and Loan
Association of Chicago
281 Lawrencewood
Niles, IL 60648



DEPT-01 RECORDING \$13.25
T04444 TRAN 0016 10/01/86 11:14:00
#0601 # D * - 86 - 448080
COOK COUNTY RECORDER

MODIFICATION AGREEMENT

This Agreement is made this 24th day of June, 1986,
by and between UPTOWN FEDERAL SAVINGS AND LOAN ASSOCIATION OF
CHICAGO, a federally chartered savings and loan association (the
"Lender"), and Shirley C. Leong, a spinster & Frank C. Leong & May L. Leong, his wife
(the "Borrower"), and modifies and amends certain terms and
conditions of the Borrower's indebtedness evidenced by an Adjustable
Rate Note (the "Note") to Lender dated January 31, 1985,
which is secured by a Mortgage, Deed of Trust, or Security Deed (the
"Security Instrument") bearing even date with the Note, and recorded
as Document # 27,429,367.

In consideration of the Borrower's exercise of Borrower's
option to convert the adjustable interest rate loan to a fixed
interest rate loan pursuant to the provisions of the Note and
pursuant to the terms of the Adjustable Rate Rider, attached to the
Security Instrument, the Note and Mortgage are hereby modified and
amended as follows:

1. Paragraph 2 of the Note is amended in its entirety to read
as follows:

"2. INTEREST

Interest will be charged on the unpaid
principal until the full amount of principal has
been paid.

I will pay interest at a yearly rate of
10.25 % both before and after any default
described in Section 10 of this Note."

13⁰⁰ MAIL

2. Paragraph 3(B) of the Note is amended in its entirety to
read as follows:

"3. (B) AMOUNT OF MY MONTHLY PAYMENTS

Each of my monthly payments, beginning on
August 1, 1986, will be in the amount of
U.S. \$ 725.32."

3. Paragraph 3(C) of the Note is hereby deleted in its entirety.

Inv. # 5991-84 J.C.

86 448080

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NO. 10
2011
02011208

PROPERTY OF COOK COUNTY CLERK'S OFFICE
100 N. LAKE ST. CHICAGO, IL 60601
TEL: (773) 614-2000 FAX: (773) 614-2001
WWW.COOKCOUNTYCLERK.COM

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4. Paragraph 4 of the Note is hereby deleted in its entirety.
5. Paragraph 5 of the Note is hereby deleted in its entirety.
6. Paragraph 6 of the Note is hereby deleted in its entirety.
7. Paragraph 7 of the Note is hereby deleted in its entirety.
8. Paragraph 8 of the Note is hereby amended in its entirety to read as follows:

"8. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or a partial prepayment without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to these changes."

9. Paragraphs A 4-7 inclusive of the Adjustable Rate Rider attached to the Security Instrument are hereby deleted in their entirety.

10. This Modification Agreement is effective as of July 1, 1986.

Except as stated in this Agreement, Borrower's promise to pay and the covenants and agreements under the Note and under the Security Instrument continue without change.

IN WITNESS WHEREOF, Borrower and Lender have executed this Agreement on the day and date first mentioned.

ATTEST:

Loren Gembala
Loren Gembala
Its Assistant Secretary

UPTOWN FEDERAL SAVINGS AND LOAN
ASSOCIATION OF CHICAGO

BY: *Harold E. Ulmer* Harold E. Ulmer
Its Vice President

Shirley C. Leong (SEAL)
Shirley C. Leong

Frank C. Leong (SEAL)
Frank C. Leong

May L. Leong (SEAL)
May L. Leong

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STATE OF Illinois)
) SS.
COUNTY OF Cook)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Harold E. Ulmer, personally known to me to be a Vice President of UPTOWN FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, a federally chartered savings and loan association, and Karen Gembala, personally known to me to be the Assistant Secretary of said Association, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Assistant Secretary they signed and delivered the said instrument and caused the Corporate Seal of said Association to be affixed thereto, pursuant to authority, given by the Board of Directors of said Association as their free and voluntary act, and as the free and voluntary act and deed of said Association, for the uses and purposes therein set forth.

Given under my hand and official seal this 24th day of June, 19 86.

[Signature]
Notary Public

My Commission Expires:
12/28/88

STATE OF Illinois)
) SS.
COUNTY OF Cook)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Shirley C. Leong & Frank C. Leong and May L. Leong, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such person and they appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act.

Given under my hand and notarial seal this 28th day of June, 19 86.

[Signature]
Notary Public

My Commission Expires:
My Commission Expires April 12, 1988

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Property of Cook County Clerk's Office

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Return to
NILES FEDERAL SAVINGS
7077 W. Dempster
Niles, Illinois 60048

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Property of Cook County Clerk's Office

Lot 43 and the West 12.50 feet of Lot 44 in Block 31 in James H. Campbell's Addition to Chicago, being a subdivision of the North West 1/4 (except the East 50 feet thereof) in Section 14, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index No. 19-14-130-059 **AK**

3712 W. 59th Street, Chicago, IL 60629

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