

COOK COUNTY, ILLINOIS  
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CONSOLIDATION, EXTENSION AND MODIFICATION AGREEMENT

WORDS USED OFTEN IN THIS DOCUMENT

(A) "Agreement." This agreement, which is dated SEPTEMBER 23, 1987, and exhibits and riders attached to this document will be called the "Agreement."

(B) "Borrower." GARY ALAN WILKINSON AND SUE ANN WILKINSON, HIS WIFE

will be called "Borrower" and sometimes "I" or "me." Borrower's address is 17835 GOLFOVIEW HOMEWOOD, IL 60430

(C) "Lender." PATHWAY FINANCIAL will be called "Lender" and sometimes "Note Holder." Lender is a corporation or association which exists under the laws of UNITED STATES OF AMERICA. Lender's address is 100 NORTH STATE STREET, CHICAGO, IL 60602

(D) "Mortgages." The mortgages, deeds of trust or other security instruments identified below and any additional security instruments and related agreements identified in Exhibit A to this Agreement will be called the "Mortgages:"

(1) The Mortgage given by GARY WILKINSON AND SUE WILKINSON and dated JUNE 26, 1984 in favor of PATHWAY FINANCIAL, securing the original principal amount of U.S. \$69,200.00. This Mortgage is on a Fannie Mae Freddie Mac Security Instrument and [was recorded on JUNE 27, 1984, in the COUNTY of COOK, State of ILLINOIS AS DOC # 27149101]

[Strike and complete as appropriate.] At this date, the unpaid principal balance secured by this Mortgage is U.S. \$ 67,892.17 [Strike if not applicable.]

(2) The Mortgage given by and dated in favor of securing the original principal amount of U.S. \$ This Mortgage was recorded on, 19, in the of, State of at At this date, the unpaid principal balance secured by this Mortgage is U.S. \$ [Strike if not applicable.]

(3) The Mortgage given by and dated in favor of securing the original principal amount of U.S. \$ This Mortgage was recorded on, 19, in the of, State of at At this date, the unpaid principal balance secured by this Mortgage is U.S. \$ [Strike if not applicable.]

(E) "Note Holder." Lender or anyone who succeeds to Lender's rights under this Agreement and who is entitled to receive the payments I agree to make under this Agreement may be called the "Note Holder."

(F) "Notes." The Notes identified below and any additional Notes and related obligations identified in Exhibit A to this Agreement will be called the "Notes":

- (1) The Note secured by the Mortgage identified in Section (D)(1) above and dated JUNE 26, 1984
- (2) The Note secured by the Mortgage identified in Section (D)(2) above and dated, 19
- (3) The Note secured by the Mortgage identified in Section (D)(3) above and dated, 19

(G) "Property." The property which is described in the Mortgage(s) ~~XXXXXX~~, will be called the "Property." [Strike italics if not applicable.] The Property is located at: 17835 GOLFOVIEW (Street)

HOMEWOOD (City)

COOK (County)

ILLINOIS 60430 (State and Zip Code)

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- The following instructions apply if this Agreement is used in a consolidation, extension or modification of a single family loan intended for possible sale to Fannie Mae or Freddie Mac —
- (1) All notes, security instruments, the most recent consolidation agreement and related agreements that modify, consolidate or extend prior underlying obligations and which predate this Agreement must be listed in this Agreement or in an Exhibit to this Agreement.
  - (2) For sales of whole loans to Fannie Mae and Freddie Mac, the Seller/Order must deliver the executed original of this Agreement and all exhibits to it (or a certified true copy from the recording clerk, if the original is not yet available), together with each original Note which is the original evidence of any part of Borrower's indebtedness set out in this Agreement.
  - (3) If new funds are advanced at the time of the consolidation and modification evidenced by this Agreement, the new obligation must be evidenced by a new note and a new mortgage on the current Fannie Mae/Freddie Mac Single Family Uniform Instruments. This new loan will then become a part of the Consolidated Note and the Consolidated Mortgage. It is not necessary that the repayment terms of the new loan, as set out in the new note, reflect the terms of the Consolidated Note; the applicable repayment terms for the total indebtedness are supplied by this Agreement (see Section IV).
  - (4) The dollar amount entered in the first blank in Section I and the dollar amount entered in the blank in Section IV(1) should be the same. The amount entered in the last blank in Section I should be completed with the dollar amount of the new loan, if any, made in connection with this consolidation. Enter a "zero" if no new loan was made in connection with this consolidation.
  - (5) The repayment terms of the Consolidated Note (e.g. the consolidated principal amount, the monthly principal and interest payment, the interest rate and provisions for any interest rate and monthly payment changes applicable to the consolidated obligation) are retained in this Agreement by completion of the appropriate blanks in Section IV. If the Consolidated Single Family loan has an adjustable interest rate for other alternative mortgage loan provisions, the appropriate Fannie Mae or Freddie Mac Rider must be attached as Exhibit C to this Agreement and recorded together with it. The terms of the Consolidated Mortgage, as changed by this Agreement, must be the current version of the Uniform and Non-uniform Covenants from the security instrument for the appropriate jurisdiction, together with any applicable riders. These terms are supplied by means of Exhibits C (if any) and D to this Agreement.

INSTRUCTIONS

County Clerk's Office





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POLICY NO. 69-60-107 (WILKINSON)

LEGAL DESCRIPTION:

✓ LOT 14 IN BLOCK 1 IN TIPTON GREEN, A SUBDIVISION OF THE EAST 660 ½ FEET OF THE WEST 1321 FEET OF THE SOUTH 530.6 FEET OF THAT PART OF THE SOUTH ½ OF THE NORTH WEST ¼, WEST OF THE ILLINOIS CENTRAL RAILROAD RIGHT OF WAY (EXCEPT THE NORTH 30 FEET AND THE SOUTH 15 FEET OF SAID TRACT) OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

✓ PERMANENT TAX NUMBER: 29-31-121-003.

CCO WM

Property of Cook County Clerk's Office

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