

**UNOFFICIAL COPY**

**REAL ESTATE LOAN NO. 1962-0**

1. The Residential Adjustable Rate Note of the borrower to the Bank dated July 30, 1984 in the original amount of \$ 450,000.00 secured by a Residential Mortgage dated July 30, 1984 and registered/recorderd August 10, 1984 in the Office of Cook County, Illinois as Document Number 27209907, also secured by an Assignment of Rents dated                 ,                  and registered/recorderd                 ,                  in the Office of Cook County, Illinois as Document Number                 , relating to the real estate and premises situated in the County of Cook, State of Illinois; and being legally described as follows:

Lot 14 in Block 32 in Oxford's Addition to Kenilworth in Sections 27 and 28, Township 42 North, Range 13, east of the Third Principal Meridian, in Cook County, Illinois.

PIN: 05 27 109 015  
145 Oxford  
Kenilworth, Illinois 60043

The undersigned, further promises to pay interest on the principal obligation hereby evidenced at an annual rate of interest equal to 1/2% percentage point over the Commercial National Bank's prime interest rate, as determined to be in effect from time to time by the Commercial National Bank, and at the annual rate of interest equal to 2-1/2% percentage points over the Commercial National Bank's prime interest rate, as aforesaid, after maturity until paid. While any portion of the indebtedness hereby evidenced shall be unpaid, the interest rates as aforesaid shall fluctuate based on the Commercial National Bank's prime interest rate in effect on the date of this modification and thereafter monthly beginning December 1, 1986 and then each and every month thereafter until maturity. The monthly payment of principal and interest shall change monthly beginning December 1, 1986 in order to fully amortize the remaining loan balance on or before August 1, 2009 based on the then current interest rate.

2. Notwithstanding anything to the contrary herein, any deficiency in the amount of the total principal and interest payment shall, unless paid by the mortgagor prior to the expiration of ten days after the due date of such payment, constitute an event of default under this mortgage. The mortgagee may collect a "late charge" not to exceed FOUR percent (.4 %) of said total monthly payment of principal and interest, to cover the extra expense involved in handling delinquent payments.

3. All other terms and conditions of the original Residential Adjustable Rate Note and Residential Mortgage referred to above shall remain in full force and effect.

WITNESS, the hands and seals of the undersigned this 28th day of October,  
1986.

X Raymond W. K. (SEAL)  
Raymond W. K.

Raymond W. KIDDE

Kathy C. Kim  
Kathy C. Kim

1975  
(SEAL)

**COMMERCIAL NATIONAL BANK OF CHICAGO**

BY:  Vice-president

ATTESTA

Assistant Cashier

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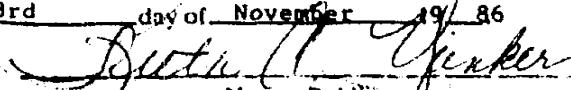
STATE OF Illinois  
COUNTY OF Cook

ss.

Ruth A. Yunker

I, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Carol J. Abbott, Assistant Cashier and Robert D. Schaefer, Assistant Vice President personally known to me to be the same person<sup>s</sup> whose name<sup>s</sup> are \_\_\_\_\_ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as Their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of homestead.

GIVEN under my hand and notarial seal this 3rd day of November 1986

  
Notary Public

My Commission Expires 5-16-89

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

ss.

I, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that \_\_\_\_\_

personally known to me to be the same person whose name \_\_\_\_\_ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as \_\_\_\_\_ free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of homestead.

GIVEN under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_.

RECORDED  
142111 FILED 04/14/87 13 P-00  
#0107747 87-11274-25  
COOK COUNTY RECORDER

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

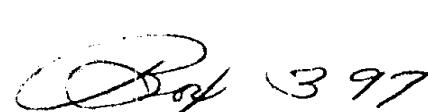
ss.

I, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that \_\_\_\_\_, President of \_\_\_\_\_

and \_\_\_\_\_ Secretary of said Corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such \_\_\_\_\_ and \_\_\_\_\_, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Secretary then and there acknowledged that, as custodian of the corporate seal of said Corporation, he did affix said corporate seal to said instrument as his own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_.

Notary Public

  
Bob 397  
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**CORPORATIONAL NATIONAL BANK OF CHICAGO**

Raymond W. Klem

Kathy C. Klim

(SEAL)

(SFA)

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WITNESSES, who heard and saw the under-stated facts, day of October ,

3. All other terms and conditions of the original Rosenthal ~~Rate Note~~ Note referred to above shall remain in full force and effect.

2. Notwithstanding any other provision of the contract, any deficiency in the amount of the total principal and interest payment shall, unless paid by the mortgagor prior to the expiration of the contract period, be monthly payment of principal and interest at the rate of 4% of said total monthly payment of principal and interest, to cover the extra expense under this mortgage. The mortgagee may collect a "late charge" not to exceed four percent ( $4\%$ ) of the monthly payment made after the due date of such payment, notwithstanding the date of payment, if the mortgagor fails to pay the same within ten days after the due date of payment.

CORIMERICIAL NATIONAL BANK OF CHICAGO, A NATIONAL BANKING ASSOCIATION, ORGANIZED AND  
EXISTING UNDER THE LAWS OF THE UNITED STATES (HEREIN CALLED "THE BANK"), AND THE UNDERSIGNED  
RECOMMEND W. KLM AND KATHY C. KLM, HIS WIFE FORMERLY KNOWN AS CLITACBO TITLE & TRUST CO.,  
DOES PERIODICALLY, BUT AS TRUSTEE U/T #1081845 ITD 5-21-82, HELA TRUST WAS CLOSED 10-21-85  
(herein called "the mortgagor"), XXXXXXXXX, XXXXXXXXX, XXXXXXXXX, XXXXXXXXX, XXXXXXXXX  
(herein called "the trustee"), XXXXXXXXX, XXXXXXXXX, XXXXXXXXX, XXXXXXXXX, XXXXXXXXX  
HEREBY AGREE AS FOLLOWS:

REAL ESTATE LOAN NO. 1962-0

AGREEMENT MODIFYING REPAYMENT PROVISIONS OF REAL ESTATE LOAN

# UNOFFICIAL COPY

168 P.D.

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A Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that	
and	
Sect'etary of said Corporation, who are per-	
sonally known to me to be the same persons whose names are subscribed to the foregoing instrument as such	
and	
and delivered to the said Notary Public before me this day in person and acknowledged that they	
signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act	
of said Corporation for the uses and purposes therein set forth; and the said Notary Public has acknowledged that he did act as a witness to the signing of the instrument.	
Instrument as this day free and voluntary act and as the free and voluntary act of said Corporation, for the uses	
and purposes therein set forth.	
GIVEN under my hand and notarial seal this _____ day of _____ 19____	

NOTARY PUBLIC IN AND FOR SAID COUNTY, STATE OF ILLINOIS, CERTIFY THAT:	
PERSONALLY known to me to be the same person whose name is _____, instrument, appeared before me this day in person and acknowledged that he vered the said instrument as _____, whose name is _____, subscriber to the foregoing GIVEN under my hand and seal this day of _____ 19_____. Said Notary Public, County Clerk, and Sheriff, witness of right of homestead, for the uses and purposes herein set forth, including the release and waiver of right of homestead.	
NOTARY PUBLIC	STATE OF ILLINOIS
NOTARY PUBLIC	COUNTY OF ILLINOIS

A Notary Public in and for said County in the State aforesaid, D O J I F F E R E Y CERTIFY that, A S S A T A N E V C E	
Carroll J. Abbott, Asst. Sheriff, Cacheetee And Robert D. Scheffer, Asst. Sheriff, A	
personally known to me to be the same person whose name is above	
instruments, appeared before me this day in person and acknowledged that he has signed, sealed, delivered and delivered the said instrument, upon the condition that he is free and voluntarily engaged therein for the uses and purposes herein referred to, and waives all right of homestead.	
GIVEN under my hand and notarial seal this 3rd day of November 1986	
Notary Public	My Commission Expires 5-16-89

COUNTY OF Cook  
STATE OF Illinois  
ss.

87197425