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COOK COUNTY RECORDER

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Loan: # 02-58-42227

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 19 day of June 19 89, between Tommy E. Williams and Cldine Williams his wife ("Borrower") and Lomas Mortgage USA, Inc., formerly known as the Lomas and Nettleton Co. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), date August 24, 1982 and recorded in Book or Liber 26338121, at page(s) of the mortgage Records of Cook Illinois (Name of Records) (County & State or other Jurisdiction) and (2) the Note bearing the same date as, and secured by, the Security Instrument which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 8854 S. Laflin, Chicago IL 60620 (Property Address)

the real property described being set forth as follows:

The south 45 feet of lot 11 (except the north 31 feet thereof) and lot 12 (except the south 25 feet thereof) in block 6 in E.L. Brainerd Subdivision of Telford-Burnham's Subdivision (except blocks 1 and 8 thereof) of the wet 1/2 of the northwest 1/4 of section 5, township 37 north, range 14, east of the third principal meridian, in Cook County, Illinois.

25-05-109-034

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1. As of July 1, 1989, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 28,000.53, consisting of the amount(s) loaned to the Borrower by the Lender and interest and/or trust account shortages capitalized to date.
- 2. The Borrower 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 11.50 from July 1, 1989. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 288.71, beginning on the 1st day of August 1989, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1, 2012 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at Dept 84581 PO Box 620046 Dallas, TX or at such other place as the Lender may require. 75262-0046

- 3. The Borrower also will comply with all other covenants, agreements, and requirements of 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.

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Box 254

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4. Nothing in this Agreement 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 Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement.

Lomas Mortgage USA, INC., formerly (Seal)
known as The Lomas and Nettleton Company

Tommy E. Williams (Seal)
Tommy E. Williams Borrower

By: G.W. Voelkel
G.W. Voelkel Vice President

Clodine Williams (Seal)
Clodine Williams Borrower

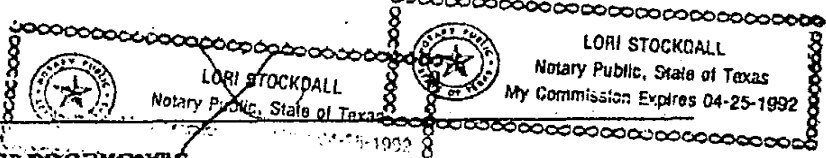
(Space Below This Line For Acknowledgments)

STATE OF Texas

COUNTY OF Dallas

This instrument was acknowledged before me on the 10 of July, 1989
by G.W. Voelkel, Vice President Lomas Mortgage USA, Inc., formerly The Lomas and Nettleton Company, on behalf of said corporation.

Lori Stockdall
Notary Public in and for the state of Texas



ACKNOWLEDGEMENTS

STATE OF Illinois

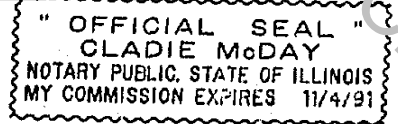
COUNTY OF Cook

Before Me the undersigned, a Notary Public in and for said County and State, on this day personally appeared Tommy E. Williams known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, This 28th day of June, 1989.
Cladie McDay My commission expires: 11/4/91

STATE OF Illinois

COUNTY OF Cook

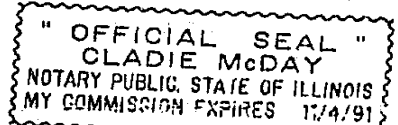


Before Me the undersigned, a Notary Public in and for said County and State, on this day personally appeared Clodine Williams known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, This 28th day of June, 1989.
Cladie McDay My commission expires: 11/4/91

STATE OF _____

COUNTY OF _____



Before Me the undersigned, a Notary Public in and for said County and State, on this day personally appeared _____ known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, This _____ day of _____, 19____

My commission expires: _____