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THIS INSTRUMENT PREPARED BY:
D. WILLIAMS B



WHEN RECORDED MAIL TO:
HOME SAVINGS OF AMERICA
P.O. BOX 7075
PASADENA, CALIFORNIA 91109-7075

90423038

LOAN NO. 1233507-1
ORIGINAL LOAN NO. 912128

MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this 14th day of AUGUST, 1990 by and between

RALPH J. WRIGHT III AND CARLA WRIGHT, HUSBAND AND WIFE

(the "Borrower"),
and HOME SAVINGS OF AMERICA, F.A. (the "Lender"),

with reference to the following facts:

A. By that certain Mortgage and Assignment of Rents (the "Mortgage") dated JUNE 1, 1988 by and between

RALPH J. WRIGHT III AND CARLA WRIGHT, HUSBAND AND WIFE

as Borrower, and Lender as Mortgagee, recorded on 06/03/88 as Document No. 88-241175, Page Official Records of COOK County, ILLINOIS, mortgaged to Lender, that certain real property located in COOK County, Illinois, commonly known as 3345 NORTH RACINE AVENUE, #A, CHICAGO, IL. 60657

described in the Mortgage. The Mortgage secures, among other things, a promissory note, dated JUNE 1, 1988 in the original principal amount of \$ 147,600.00, made by

RALPH J. WRIGHT III AND CARLA WRIGHT, HUSBAND AND WIFE

to the order of Lender (the "Original Note").

B. By a second promissory note (the "Advance Note") of even date herewith made by Borrower to the order of Lender, Lender has loaned to Borrower the additional sum of \$ 20,000.00 (the "Additional Advance"). As a condition to the making of the Additional Advance, Lender has required that the Original Note and the Mortgage be modified to secure the Additional Advance and the obligations of Borrower set forth in the Advance Note by the Mortgage.

C. The total amount of indebtedness due under the Original Note, the Advance Note and the Mortgage as of the date hereof is \$ 166,724.34. At no time shall the indebtedness due under the mortgage exceed \$ 262,400.00

The Original Note and the Mortgage are hereby modified and amended as follows:

1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure (a) payment of the Original Note with interest thereon, according to its terms; the Advance Note, with interest thereon according to its terms; and any further extensions, modifications and renewals of the Original Note and the Advance Note; (b) payment by Borrower of all sums due and owing under, and performance of all obligations set forth in the Original Note and the Advance Note; and (c) satisfaction and performance by Borrower of each and every obligation and agreement of Borrower set forth herein, in the Mortgage or secured by the Mortgage.

2. A default under the Mortgage, as herein modified and amended, shall occur in any of the following events: (a) Borrower shall fail to pay when due any amount due under the Original Note, or the Advance Note or otherwise fails to perform any obligation or agreement of Borrower set forth or incorporated in the Original Note or the Advance Note; or (b) Borrower shall fail to perform any obligation or agreement of Borrower set forth or incorporated in or secured by the Mortgage, as modified and amended by this Modification.

3. A default under the Original Note or Mortgage shall be and constitute a default under the Advance Note. A default under the Advance Note shall be and constitute a default under the Original Note.

4. Except as modified and amended by this Modification, the Original Note, the Mortgage, and any instruments, documents or agreements secured by or incorporated in the Mortgage, are confirmed and ratified. None of the rights of Lender under the Original Note or the Mortgage are or shall be deemed to be prejudiced by reason of this Modification. Except as provided in this Modification, this Modification shall not affect the lien and charge of the Mortgage upon the property covered thereby.

EXECUTED the year and date first above written.

BORROWER:

Ralph J. Wright III
RALPH J. WRIGHT III

Carla Wright
CARLA WRIGHT

LENDER:

HOME SAVINGS OF AMERICA, F.A.

PTN: 14-20-414-001

By [Signature]
JAMES DUFFY/VICE-PRESIDENT

[Signature]
BRENDA W. JONES/ ASST. SECRETARY

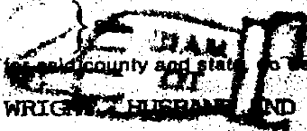
NOTARY ACKNOWLEDGEMENTS APPEAR ON THE REVERSE

MR 5/17/90

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STATE OF ILLINOIS
COUNTY COOK



I, the undersigned, a Notary Public in and for said county and state, do hereby certify that
RALPH J. WRIGHT III AND CARLA WRIGHT HERRERA AND WIFE

personally known to me to be the same person(s) whose name(s) **THEY** 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 **14** day of **AUGUST**, 19 **90**

OFFICIAL SEAL
BRENDA W. JONES
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. AUG. 12, 1991

My commission expires _____ Notary Public

STATE OF ILLINOIS
COUNTY COOK

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that **JAMES DUFFY** personally known to me to be the **VICE-PRESIDENT** of **HOME SAVINGS OF AMERICA, F.A.** and **BRENDA W. JONES** personally known to me to be the

of said corporation 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 **NOTARY PUBLIC** they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto pursuant to the authority given by the Board of Directors of said corporation as their 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 official seal, this **14** day of **AUGUST**, 19 **90**

OFFICIAL SEAL
LINDA J. DECHAM
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. SEPT. 27, 1993

My commission expires _____ Notary Public

UNIT 3345A IN HAWTHORNE COURT TOWNSHIP (CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED TRACT OF REAL ESTATE: LOTS 1 TO 24 BOTH INCLUSIVE AND LOT 42 (EXCEPT THE SOUTH 16 FEET THEREOF PREVIOUSLY DEDICATED FOR PUBLIC ALLEY) AND LOTS 43 TO 48 BOTH INCLUSIVE, ALSO THE VACATED ALLEY LYING EAST OF AND ADJOINING LOTS 1 TO 4 INCLUSIVE AFORESAID AND THE NORTH 9 FEET OF LOT 7 AFORESAID AND WEST OF AND ADJOINING THE NORTH 9 FEET OF LOT 42 AFORESAID AND ALL OF LOTS 43 TO 48 AFORESAID BOTH INCLUSIVE, ALL IN BLOCK 1 IN BAXTER'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM OWNERSHIP, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 87-333807 AMENDED BY INSTRUMENT RECORDED AS DOCUMENT NUMBER 88-047248, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED INTEREST IN THE COMMON ELEMENTS, AS SET FORTH IN SAID DECLARATION.

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