

612657-7  
MAIL TO :  
AND PREPARED BY:  
RICK CURAY  
DOVENMUEHLE MORTGAGE, INC.  
1501 WOODFIELD ROAD  
SCHAUMBURG, IL 60173

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**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement") made this 19th day of SEPTEMBER 1990, between JOSE A. COLLAZZI, HUSBAND AND WIFE ("Borrower") and DOVENMUEHLE MORTGAGE, INC. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated SEPTEMBER 29, 1987, and recorded in Book or Liber 87534995 at page(s) of the DEED OF TRUST Records of COOK COUNTY, ILLINOIS 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 1600 NORTH EAST STREET, MELROSE PARK, ILLINOIS 60164, the real property described being set forth as follows:

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THE SOUTH 40 FEET OF LOT 18 IN BLOCK 12 IN GOSS, JUDD AND SHERMAN'S WEST DIVISION STREET HOME ADDITION, BEING A SUBDIVISION OF THE NORTH-WEST 1/4 (EXCEPT THE NORTH 65 ACRES THEREOF AND EXCEPT LOTS 19 AND 20 IN BLOCK 4 IN GOSS, JUDD AND SHERMAN'S MELROSE PARK HIGHLANDS) IN SECTION 3, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

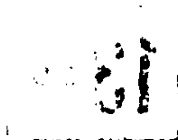
In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of OCTOBER 1, 1990, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 201,201.25, consisting of the amount(s) loaned to the Borrower by the Lender and any interest 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 10.205%, from NOVEMBER 1, 1990. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 80.55, beginning on the 1st day of NOVEMBER, 1990, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on OCTOBER 1, 2015 (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. DOVENMUEHLE MORTGAGE, INC. 1501 WOODFIELD ROAD SCHAUMBURG, IL 60173  
The Borrower will make such payments at SCHAUMBURG, IL 60173 or at such other place as the Lender may require.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.  
If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above

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5. 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.

..... (Seal) ..... (Seal)  
 MARY PRZYBYLA - Lender JOSE Y. COLIGADO - Borrower  
 VICE PRESIDENT  
 By: Lisa Altpeter ..... (Seal)  
 LISA ALTPETER EUFROSINA M. COLIGADO - Borrower  
 CORPORATE SECRETARY

[Space Below This Line For Acknowledgments]

RICK SURAY  
DOVENMUEHLE MORTGAGE, INC.  
1501 WOODFIELD ROAD  
SCHAUMBURG, IL 60173

(Single Acknowledgement)

(Individual)

STATE OF ILLINOIS  
COUNTY OF COOK } SS.

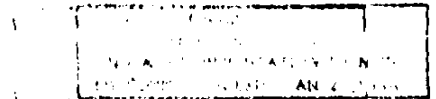
On November 20, 1990 before me, the undersigned, a Notary Public in and for said State, personally appeared JOSE Y. COLIGADO AND EUFROSINA M. COLIGADO

known to me to be the person S whose name S subscribed to the within instrument and acknowledged that THEY executed the same.

WITNESS my hand and official seal.

Signature

[Signature]



(This area for official notarial seal)

(Corporate Acknowledgement)

(Corporation)

STATE OF ILLINOIS  
COUNTY OF COOK } SS.

On November 3, 1990 before me, the undersigned, a Notary Public in and for said State, personally appeared MARY PRZYBYLA

known to me to be the VICE President, and LISA ALTPETER known to me to be CORPORATE Secretary of the corporation that executed the within instrument, known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Signature

[Signature]  
Doris L. Rosch

Name (Typed or Printed)

90613227

(This area for official notarial seal)

