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FML. FML91000493
LOAN NO. 1800186871

BI-WEEKLY LOAN MODIFICATION AGREEMENT

13⁰⁰

MORTGAGORS ISAAC J STARKS MARRIED FRANCES E STARKS; HIS WIFE

MORTGAGEE Financial Federal Trust and Savings Bank fka
Financial Federal Savings Bank

PROPERTY ADDRESS 5704 WOODGATE MATTESON ILLINOIS 60443

LEGAL DESCRIPTION

LOT 759 IN WOODGATE GREEN UNIT 6, BEING A SUBDIVISION OF PART OF THE
NORTHEAST QUARTER OF SECTION 17 AND OF THE NORTHWEST QUARTER
OF THE NORTH WEST QUARTER OF SECTION 16, TOWNSHIP 35
NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS.

COOK COUNTY CLERK'S OFFICE

1991 OCT -7 PM 1:17

91520389

PIN#31-17-215-024-0000

Permanent Property Tax Number: 31-17-215-024-0000

ORIGINAL MORTGAGE AND NOTE DATE

09/27/91

REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE AMOUNT

77,000.00

ORIGINAL INTEREST RATE

9.375

MONTHLY PRINCIPAL AND INTEREST PAYMENT

\$ 804.05 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT

\$ 149.83 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE

11/01/91

MORTGAGE TERM

180 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 9-27-91 and recorded on 10-27-91 as document No. 91520388 described above are hereby modified as follows:

91520388

1. All instaliments due under the Mortgage or Note shall be paid on a bi-weekly basis every fourteen (14) calendar days. The amount of each bi-weekly payment due every fourteen (14) days is as follows:

Principal and Interest:

\$ 393.36

Escrow:

\$ 69.13

Total Bi-weekly Payment:

\$ 462.49

2. The interest rate is reduced by .250 to 9.125%.
DATE OF FIRST BI-WEEKLY PAYMENT IS 10/21/91

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3. A late charge of 5% of the bi-weekly principal and interest payment due shall be assessed if the payment is not made on the date scheduled.

In the event that a bi-weekly payment date falls on a day where the Bank is closed for business, the parties agree that one (1) grace day is permitted so that no late charges will be assessed by virtue of the bank holiday.

4. The escrow payment due on each bi-weekly payment due date is 1/26th of the yearly taxes and assessments, and ground rents on the property, if any, plus 1/26th of the yearly premium installments for hazard insurance, if any, plus 1/26th of the yearly installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by the Lender on the basis of assessments and bills and reasonable estimates thereof.
5. In consideration of the Lender's scheduling repayment on a bi-weekly basis (every 14 calendar days), the Mortgagors agree to pay each bi-weekly payment by Automatic Payment System from a Financial Federal Trust and Savings Bank checking account. If the Mortgagors fail to pay a bi-weekly payment by electronic funds transfer on the date due, the Lender has the right to convert the payment schedule to a monthly basis and increase the interest rate by .125 % to 9.250 %.

In all other respects, the terms and conditions of the original Note and Mortgage shall remain in full force and effect and the Mortgagors promise to pay said indebtedness as herein stated and to perform all obligations under said Mortgage and Note and this Agreement.

Dated this 27 day of September, 1991.

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY:

Marilyn Ruden
Vice President

Isaac J. Starks
ISAAC J. STARKS

ATTEST:

[Signature]
Asst. Vice President

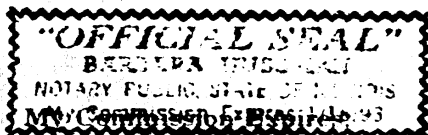
Frances E. Starks
FRANCES E. STARKS

STATE OF ILLINOIS)
COUNTY OF COOK) SS.

I, BARBARA HUSSMAN, a Notary Public in and for said county and state do hereby certify that ISAAC J. STARKS MARRIED FRANCES E. STARKS HIS WIFE

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 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 27 day of September 1991.



Barbara Hussman
Notary Public

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