

This agreement is made on October 01, 1991 between Gowdar S Murthy and Geetha Murthy ("BORROWER") and Norwest Bank Wisconsin Green Bay, N. A., whose loan servicing address is: 405 S.W. 5th Street, Des Moines, Iowa 50309-4603 ("LENDER"), for a modification, with respect to the promissory note dated November 28, 1988, interest at the rate of 9.60000 percent per annum, ("NOTE") secured by a mortgage of the same date, made by BORROWER to First Interstate Bank of Wisconsin, N. A. recorded in the office of the Recorder of Cook County, IL, ~~XXXX~~ Document 98561259 of Mortgages on page ~~XXXXX~~, and is of real estate situated in Cook County, described as follows:

See Attachment "A"

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which has the address of 5445 N Sheridan Rd #61 :

WHEREAS, BORROWER is indebted to LENDER under the Note and mortgage described above in the principal amount of \$ 45,132.94 plus accrued interest as of the date of this agreement.

WHEREAS, the Note or mortgage has matured or is about to mature;

NOW THEREFORE, for and in consideration of the benefits flowing to each of the parties hereto, they do agree that the terms of the Note and the mortgage evidencing and securing such indebtedness are hereby revised as follows:

1. MATURITY DATE

The Maturity Date is extended to October 1, 2003.

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 9.50%. The interest rate I will pay will change in accordance with Section 4 of this Modification.

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The interest rate required by this section 2 and Section 4 of this Modification is the rate I will pay both before and after any default.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month. I will make my monthly payments on the first day of each month beginning on November 1, 1991. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this modification. My monthly payments will be applied to interest before principal.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments (after modification) will be in the amount of U.S. \$526.42. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payments will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The LENDER will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this modification.

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4.7 INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of November, 1994, and on that day every one (1) year thereafter. Each date on which my interest rate could change is called a "Change Date".

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of one (1) year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date approximately 45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the LENDER will choose a new index which is based upon comparable information. The LENDER will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the LENDER will calculate my new interest rate by adding 275 percentage points (2.75%) to the Current Index. The LENDER will then round the result of this addition to the nearest one-eighth of one percentage point (.125%). Subject to the limits stated in Section 4 (D) below, this rounded amount will be my new interest rate until the next Change Date.

The LENDER will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 11.50% or less than 7.50%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than 200 percentage points (2.00%) from my initial note of interest I have been paying for the preceding twelve months. My interest rate will never be greater 15.50%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The LENDER will deliver of mail to me notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

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TO THE HONORABLE CLERK OF THE COURT
OF THE COUNTY OF COOK
IN AND FOR THE SAID COUNTY
I HEREBY CERTIFY THAT THE
ABOVE DESCRIBED PROPERTY IS
THE PROPERTY OF THE SAID COUNTY
AND IS BEING HELD FOR THE
USE OF THE SAID COUNTY
AND IS NOT TO BE SOLD OR
DISPOSED OF IN ANY MANNER
WITHOUT THE APPROVAL OF THE
BOARD OF SUPERVISORS OF THE
SAID COUNTY.