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AMENDMENT TO MORTGAGE

Amendment made as of the first day of December, 1991 between BOSTON SAFE DEPOSIT AND TRUST COMPANY, whose address is One Boston Place, Boston, Massachusetts 02108 ("Lender") and William A. McIntosh and Diane McIntosh, residing at 525 Sheridan Road, Kenilworth, IL 60043 ("Borrower" or "I" or "My").

WITNESSETH:

DEPT-01 RECORDINGS \$15.00
T48888 TRAN 7700 12/27/91 14:12:00
#8111 + F *-91-680762
COOK COUNTY RECORDER

WHEREAS:

- A. On September 30, 1988, Borrower executed and delivered a security instrument with an adjustable rate rider in favor of Lender, which was recorded as Document No. 88453544, in the County of Cook (collectively referred to as the "Security Instrument"), which is a first lien against the property located at 525 Sheridan Road, Kenilworth, IL 60043 and more particularly described on Schedule "A" annexed hereto. The Security Instrument secures payment of a one million and 00/100 (\$1,000,000.00) Dollar adjustable rate note dated September 30, 1988 made by Borrower in favor of Lender (the "Note");
- B. Certain provisions of the Note have been modified pursuant to a Modification Agreement executed simultaneously herewith; and
- C. The parties desire to modify certain provisions of the Mortgage hereinafter set forth.

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NOW THEREFORE, in consideration of the sum of Ten (\$10.00) Dollars and other good and valuable consideration, the parties hereby agreed to modify the Security Instrument as follows:

I. Section A of the adjustable rate rider, is deleted and the following is substituted therefor:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note as amended provides for an interest rate, as of the date of the Modification Agreement, of 8.875%. The Note as amended provides for changes in the interest rate and the monthly payments.

II. Paragraphs (A), (B), (C), and (D) of Section 4 of the adjustable rate rider are deleted and the following are substituted therefor:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of December, 1996, and on the first day of every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date".

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(B) The Index

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Beginning with the first Change Date, the 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 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give notice to the parties hereto of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding two and three-quarters percentage points (2.75%) to the Current Index. The Note Holder will then round the result of this calculation to the nearest one-eighth of one percentage point (0.125%). 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 Note Holder 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 10.875% or less than 6.875%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.00%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 15.875%.

III. All capitalized terms used herein and not otherwise defined herein shall have the meanings given to such terms in the Security Instrument. Except as otherwise stated in this Amendment, Borrower's promise to pay and the Borrowers and the Mortgagor's covenants and agreements under the Note and under the Security Instrument continue without change.

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In Witness Whereof, Borrower and Mortgagor have executed this Amendment as of the date first set forth above as a sealed instrument.

William A. McIntosh
Borrower: William A. McIntosh

Diane A. McIntosh
Borrower: Diane McIntosh

State of New York

New York
County ss:

On this 24th day of November, 1991
before me personally came William A. McIntosh and Diane McIntosh
to me known and known to me to be the individual(s) described in
and who executed the foregoing instrument, and they
duly acknowledged to me that they executed the
same.

[Seal]

Mary E. Jordan
Notary Public

My Commission expires December 31, 1992

MARY E. JORDAN
NOTARY PUBLIC, State of New York
Qualified in 1987
Commission Expires 12/31/1992

ACKNOWLEDGEMENT

State of _____

County ss:

On this _____ day of _____,
before me personally came _____
to me known and known to me to be the individual(s) described in
and who executed the foregoing instrument, and _____
duly acknowledged to me that _____ executed the
same.

[Seal]

Notary Public

My Commission expires _____

RETURN RECORDED DOCUMENTS TO:

Boston Safe Deposit and Trust Company
One Boston Place, OBOIG
Mortgage Closing Department
Boston, Massachusetts 02108

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SCHEDULE A

THE SOUTHEASTERLY 12 FEET OF LOTS 1 AND 2, AND ALL OF LOT 3, IN FELLER'S
KENILWORTH SUBDIVISION OF LOT "A", (EXCEPT THE SOUTHEASTERLY 479.5 FEET
THEREOF, PARALLEL WITH AND MEASURED PERPENDICULAR TO THE SOUTHEASTERLY LINE
OF SAID LOT "A"), OF THE CONSOLIDATION OF LAND, IN THE SOUTH WEST 1/4 OF
SECTION 22, AND THE NORTH WEST 1/4 OF SECTION 27, TOWNSHIP 42 NORTH, RANGE
13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED
JULY 17, 1953, AND RECORDED NOVEMBER 4, 1953, AS DOCUMENT NUMBER 15762186,
IN COOK COUNTY, ILLINOIS.

Permanent Index Nos: 05-22-100-030; 05-22-100-039; 05-22-100-045

Property Address: 525 Sheridan Road, Kenilworth, IL 60043

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Cook County Clerk's Office