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THIS INSTRUMENT PREPARED BY:

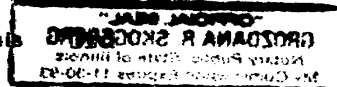
R. Skogsberg

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

LOAN NO. 1329478-0  
ORIGINAL LOAN NO. 847066

MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this  
JUNE , 1991 by and between



ROBERT A. CLAUSEN AND MARY KAY CLAUSEN 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 DECEMBER 9TH, 1987  
by and between

ROBERT A. CLAUSEN AND MARY KAY CLAUSEN HUSBAND AND WIFE

DEPT-01 RECORDING \$13.29  
T-1111 TRAN 7043 06/10/91 12:53:00  
7978 A \*--91-277427  
COOK COUNTY RECORDER

as Borrower, and Lender as Mortgagee, recorded on DECEMBER 11, 1987 as Document  
No. 87655540, Page , Official Records of Cook  
County, , mortgaged to Lender, that certain real property located in Cook  
County, Illinois, commonly known as  
291 Wagner Road, Northfield, Il. 60093

described in the Mortgage. The Mortgage secures, among other things, a promissory note, dated December 9th, 1987  
in the original principal amount of \$ 129,600.00, made by  
ROBERT A. CLAUSEN AND MARY KAY CLAUSEN, HUSBAND AND WIFE

91277427

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 \$ 43,900.00 (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 \$ 169,974.13. At no time shall the indebtedness due under the mortgage exceed \$ 230,400.00.  
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:

ROBERT A. CLAUSEN

MARY KAY CLAUSEN

LENDER:

HOME SAVINGS OF AMERICA, F.A.

By GERALD J. ZAWADZKI, ASST. VICE PRESIDENT

By GROZDANA R. SKOGSBERG, ASST. SECRETARY

NOTARY ACKNOWLEDGEMENTS APPEAR ON THE REVERSE

Land Title 709856.C1

Call

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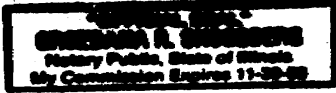
STATE OF ILLINOIS }  
COUNTY DuPage } ss:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that

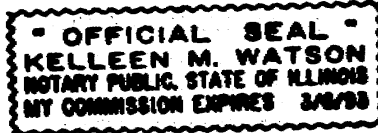
**ROBERT A. CLAUSEN AND MARY KAY CLAUSEN, HUSBAND AND WIFE**

personally known to me to be the same person(s) whose name(s) 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 3rd day of June, 1991



*Grozdana R. Skogsberg*  
My commission expires: Notary Public



STATE OF ILLINOIS }  
COUNTY COOK } ss:

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that

certify that **GERALD J. ZENAWICK** personally known to me to be the **ASST. VICE PRESIDENT** of **HOME SAVINGS OF AMERICA, F.A.** and **GROZDANA R. SKOGSBERG**, personally known to me to be the **ASST. SECRETARY** 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 **ASST VICE PRESIDENT** and **ASST. SECRETARY** 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 3RD day of JUNE, 1991

04-24-407-026

3-6-93 *Kelleen M. Watson*  
My commission expires: Notary Public

Lot 23 (except the North 16 feet thereof) and Lot 22 (except the south 17 feet thereof) in Block 10 in G.F. Nixon Home Budget Addition to Northfield a subdivision of Lot 20 and the West 1/2 of Lot 19 in County Clerk's division of Section 24 Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

STATISTICS

CLERK'S Office