

UNOFFICIAL COPY

SUNCOAST SAVINGS
NORTH TOWER
4000 Hollywood Blvd.
Hollywood, FL 33021-6733

PREPARED BY: [Signature]
120191 Moe Potvin

92433207

2772
LOAN NO. 663171-7 [Space Above This Line For Recording Data]

DEPT-01 RECORDINGS \$23.00
TH9997 TRAN 4980 06/16/92 15:00:00
#2070 # * - 72 - 433207
COOK COUNTY RECORDER

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 19th day of December, 1991, between Alexander Zalta and Yavgenia Zalta, husband and wife ("Borrower") and SUNCOAST SAVINGS AND LOAN ASSOCIATION ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated August 27, 1988 and recorded in Book of Deeds Instrument #88-393044 at page(s) 10 of the [Name of Records] Records of Cook, IL [County and State, or other Jurisdiction] 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 3121 Violet, Northbrook, IL 60062
*Wife As Joint Tenants [Property Address]
the real property described being set forth as follows:

LOT 24 IN HEATHERCREST UNIT NUMBER 4, BEING A SUBDIVISION IN THE NORTH EAST 1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I. #04-17-213-025

92433207

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):

- As of February 1, 1992, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$164,384.91, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
- 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 8.750% from February 1, 1992. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,329.62 beginning on the first day of March 1, 1992, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1, 2018 (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.

y.2 #.2
8.750%
1,329.62
y.2
#.2

The Borrower will make such payments at 4000 Hollywood Blvd., Hollywood, FL 33021 or at such other place as the Lender may require.

- If all or any part of the Property or any interest in it is sold or transferred (or if a beneficiary 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.

- 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:

- 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
- 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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[Signature]

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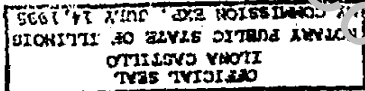
MY COMMISSION EXPIRES:

NOTARY PUBLIC

Witness my hand and official seal this day of _____, 1997

therein expressed.

executed the same for the purpose before me that foregoing instrument and acknowledged described in and who executed the to me well known to be the person(s) before me personally appeared. I hereby certify that on this day, _____ COUNTY OF _____ STATE OF _____ (If necessary for second Notary)



MY COMMISSION EXPIRES: 7/14/98

NOTARY PUBLIC

Witness my hand and official seal this 27 day of Dec, 1997

therein expressed.

executed the same for the purpose before me that foregoing instrument and acknowledged described in and who executed the to me well known to be the person(s) Alexander Zaltz and Yevgenia Zaltz before me, personally appeared. I hereby certify that on this day, _____ COUNTY OF _____ STATE OF _____

FOR BORROWERS USE ONLY

Yevgenia Zaltz (Seal) Borrower

Alexander Zaltz (Seal) Borrower

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.

RECORD & RETURN TO:
 ATTN: LYNN LEVINE
 FIRST AMERICAN TITLE INSURANCE COMPANY
 P.O. BOX 16210
 PLANTATION, FL 33318-6210

NOTARY PUBLIC STATE OF FLORIDA
 MY COMMISSION EXPIRES APR 19, 1993
 BONDED WITH GENERAL LIABILITY

MY COMMISSION EXPIRES: 4/19/93

NOTARY PUBLIC

Witness my hand and official seal this 9th day of June, 1992

located in them by said corporation.

voluntarily under authority duly executing the same, ready and named and that they acknowledged respectively of the corporation President and to me well known to be the Sr. Vice Frank A. Nelson before me, personally appeared. I hereby certify that on this day, _____ COUNTY OF Broward STATE OF Florida

FOR LENDERS USE ONLY

Frank A. Nelson (Seal) Lender

SUNCOAST SAVINGS AND LOAN ASSN. By: Senior Vice President

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