

# UNOFFICIAL COPY

THIS INSTRUMENT PREPARED BY:  
DAV AUGUSTINE

WHEN RECORDED MAIL TO:  
HOME SAVINGS OF AMERICA  
P.O. BOX 7078  
PASADENA, CALIFORNIA 91109-7078

LOAN NO. 1516394-3  
ORIGINAL LOAN NO. 000707762

92990016

## MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this 21st day of DECEMBER, 1992 by and between

THOMAS ZERLENTES AND BARBARA ANN ZERLENTES, 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 12-2-86 by and between

THOMAS ZERLENTES AND BARBARA ANN ZERLENTES, HUSBAND AND WIFE

DEPT-01 RECORDING \$23.50  
TRAN 3560 12/31/92 13:18:00  
#9341 + A \* 92-990016  
COOK COUNTY RECORDER

as Borrower, and Lender as Mortgagee, recorded on 12/16/86 as Document  
No. 86601086, Page , Official Records of Cook  
County, Illinois, mortgaged to Lender, that certain real property located in COOK  
County, Illinois, commonly known as  
6852 WEST EDGEWOOD ROAD, PALOE HEIGHTS, IL. 60463

described in the Mortgage. The Mortgage secures, among other things, a promissory note, dated 12-2-86  
in the original principal amount of \$ 50,000.00, made by

Thomas Zerlentes and Barbara Ann Zerlentes

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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 \$ 25,000.00 (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 \$ 89,179.53. At no time shall the indebtedness due under the mortgage exceed \$ 195,200.00

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:

  
THOMAS ZERLENTES


  
BARBARA ANN ZERLENTES

LENDER:

HOME SAVINGS OF AMERICA, F.A.

PTN: 24 31 109 023

Attest:

By   
Larry L. Guymon, Vice President

By   
Noreen DeMarie, Assistant Secretary

NOTARY ACKNOWLEDGEMENTS APPEAR ON THE REVERSE

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STATE OF ILLINOIS  
COUNTY COOK

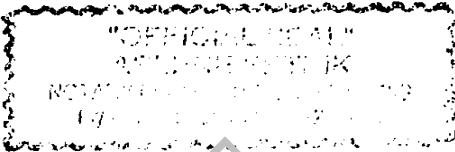
} SS:

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

Thomas Zerlentes and Barbara Ann Zerlentes, 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 21st day of December, 1992



Arlene Petrik  
My commission expires: \_\_\_\_\_ Notary Public

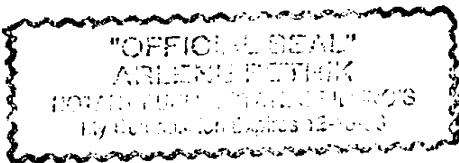
STATE OF ILLINOIS  
COUNTY Cook

} SS:

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

certify that Lanny L. Guymon, Vice President of HOME SAVINGS OF AMERICA, F.A., and Noreen DeMarie, Assistant Secretary, 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 Vice President and Assistant 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 21st day of December, 1992



Arlene Petrik  
My commission expires: \_\_\_\_\_ Notary Public

Legal description attached hereto and made a part hereof:

92530016 Lot 9 in Triezenberg and Company's second addition to Palos Westgate view being a subdivision of part of the east 1/2 of the north west 1/4 and part of the west 1/2 of the north east 1/4 of section 31, township 37 north, range 13, east of the third principal meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office