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Prepared by and return to:
Northern Trust Bank/O'Hare
8501 W. Higgins Road
Chicago, IL 60631
ATTN: Richard A. Frisby

BOX 200

92273914 MODIFICATION AGREEMENT

THIS AGREEMENT, dated this 1st day of February, 1992, by and between Donald R. Hill and Barbara L. Hill, his wife (hereinafter referred to as "BORROWER whether singular or plural), and NORTH-ERN TRUST BANK/O'HARE, N.A. (hereinafter referred to as the "BANK"),

WITNESSETH:

WHEREAS, the BORROWER executed and delivered to the BANK, a Principal Note (hereinafter referred to as "NOTE") dated December 31, 1986 in the amount of \$ 135,000.00 now reduced by payments to a current balance of \$117,463.27 being originally payable in monthly installments of \$1,349.79 commencing February 1, 1987 with a final payment due February 1, 1992, when payment shall be made of all principal then remaining unpaid with interest thereon. Said installments include interest on the unpaid principal balance at the rate of 10 % per annum.

WHEREAS, the BORROWER executed and delivered to the BANK a Mortgage (hereinafter referred to as "MORTGAGE" dated December 31, 1986 securing the NOTE and conveying and mortgaging real estate located in Cook County, State of Illinois, legally described as follows:

Lot 12 in Block 21 in Edison Park a Subdivision in Section 36, Township
41 North, Range 12 East of the Third Principal Meridian in Cook County
Illinois.

Permanent Index Number - 09-36-408-018-0000

Commonly known as 6677 N. Northwest Highway, Chicago, IL 60631

said MORTGAGE being recorded in the Recorder's/Registrar's office in Cook County, Illinois, on January 12, 1987, as Document Number 87018340;

WHEREAS, the BANK represents that it is the owner and holder of the NOTE.

WHEREAS, the MORTGAGE represents a first mortgage upon the real estate.

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WHEREAS, the BORROWER certifies that it is the owner of the said real estate and that there are no liens or encumbrances (except for real estate taxes not yet due) or mortgages on the real estate and improvements except in favor of the BANK.

WHEREAS, the parties hereto wish to reduce the interest rate, extend the maturity and lower the principal and interest payment as provided in the said NOTE, to affirm that the NOTE as so amended is secured by the lien of the said MORTGAGE, and to confirm that all references to the NOTE and underlying indebtedness in the said MORTGAGE shall henceforth stand as reference to the NOTE and underlying indebtedness as hereby amended;

NOW THEREFORE, for valuable consideration of the mutual benefits of the parties hereto, the receipt of which is hereby mutually acknowledged, the parties hereto agree as follows:

1. That the BANK hereby agrees that wherever the interest rate of 10.00% appears in said NOTE that it be changed to read: " 9.50%" and that the monthly installments be changed from \$1,349.79 to \$1,313.91 and the BORROWER agrees that it will pay the holder of the NOTE or to its order the remaining principal sum of \$117,463.27 and interest accruing from and after February 1, 1992 on the balance of principal remaining from time to time unpaid at the rate of 9.50% per annum in installments as follows:

\$1,313.91 on the first day of February, 1992 and on the first day of each month thereafter until the NOTE is fully paid, except that the final payment of principal and interest if not sooner paid shall be due and payable the first day of September, 1992. All such payments shall be applied first to interest due at the rate of 9.50% per annum on the whole amount of said principal sum remaining from time to time unpaid and then on account of the principal thereof.

Interest after the maturity date of September 1, 1992 shall be paid at the rate of 12.50% per annum on the whole amount of said principal sum remaining unpaid.

In the event any monthly payment is received more than 15 days past the due date, interest on the principal balance will be paid at a rate of 12.50% rather than 9.50% for that monthly installment. The increase in the payment resulting from this rate adjustment shall not be less than the minimum of \$25.00.

2. That the BANK agrees on behalf of itself and of any subsequent holder to mark the NOTE so as to reflect the terms of this Agreement before transferring or negotiating the same.

3. That the BORROWER hereby agrees that the lien of the said Mortgage shall secure the NOTE as hereby amended to the same extent as if the NOTE as amended were set forth and described in the Mortgage.

4. That both parties hereto further mutually agree that all of the provisions, stipulations, powers, and covenants in the said NOTE and MORTGAGE shall stand and remain unchanged and in full force and effect and shall be binding upon them except as changed or modified in express terms by this Agreement.

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5. That this Agreement shall extend to and be binding upon the parties hereto, their heirs, personal representatives, successors, and assigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and year first above written.

NORTHERN TRUST BANK/O'HARE, N.A.

BY:

Jeffrey Walker
Jeffrey Walker

Donald R. Hill
Donald R. Hill

ATTEST:

[Signature]

Barbara L. Hill
Barbara L. Hill

STATE OF ILLINOIS
COUNTY OF COOK

I, *[Signature]*, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that *[Signature]* his wife, personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before me this day in person and acknowledged they signed, sealed, and delivered the said instrument as their free and voluntary act for the use and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this *12* day of *September*, 19 *82*.

OFFICIAL SEAL
PATTIE CHEOP
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 9-20-93

Pattie Cheop
Notary Public

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