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WHEN RECORDED PLEASE RETURN TO:
MID AMERICA FEDERAL SAVINGS BANK
1001 S WASHINGTON
NAPERVILLE, IL 60566

RECEIVED

3115-09154

\$1,000.00 FEE

Space Above This Line for Recording Data

LOAN MODIFICATION AGREEMENT

MAR 02 1992

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 14TH day of FEBRUARY 19 92 between ROSS A FINAZZO AND BETTY JO FINAZZO, HUSBAND AND WIFE

and MID AMERICA FEDERAL SAVINGS BANK - A/K/A/ MID AMERICA FEDERAL SAVINGS AND LOAN ("Borrower") ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 09/24/90 and recorded in Book or Liber at page(s) of the Office of Records of COOK (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 7907 W 74TH PLACE, BRIDGEVIEW, IL 60455 (Property Address)

the real property described being set forth as follows:

LOT 9 IN MAKAROFF'S SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE SOUTH WEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 25, TOWNSHIP 28 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

DEPT-01 RECORDING \$33.00
18888 TRAN 04/29/92 10:35:00
#3798 # 92-289809
COOK COUNTY RECORDER

P.I.N. #18-25-111-000-0000

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):

- 1. As of Feb. 1, 1992, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S.\$ 117,673.83, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. 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 9.250% from February 1, 1992. The Borrower promises to make monthly payments of principal and interest of U.S.\$ 1,077.00, beginning on the 1ST day of March 19 92, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on Feb 1, 2012 (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. The Borrower will make such payments at 1001 S WASHINGTON ST, NAPERVILLE, IL 60566 or at such other place as the Lender may require.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial 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.
4. 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 cancelled, null and void, as of the date (a) 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 (b) 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.
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 the 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.

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MID AMERICA FEDERAL SAVINGS BANK (Seal) Lender
By: Linda J. Zalaz ASSISTANT VICE PRESIDENT (Seal) Borrower

Ross A. Finazzo (Seal) Borrower
Betty Jo Finazzo (Seal) Borrower

STATE OF ILLINOIS, DUPAGE County ss: I, KAREN L. CLARK, a Notary Public in and for said county and state do hereby certify that ROSS A. FINAZZO AND BETTY JO FINAZZO, HUSBAND AND WIFE

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that 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 2nd day of MARCH

My Commission Expires: 7/13/92

" OFFICIAL SEAL " KAREN L. CLARK NOTARY PUBLIC, STATE OF ILLINOIS COMMISSION EXPIRES 7/13/92

THIS INSTRUMENT PREPARED BY: KENNETH KORANDA 1001 S WASHINGTON NAPERVILLE, IL 60566

Notary Signature

2300/E

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Property of Cook County Clerk's Office