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DEPT-01 RECORDING \$23.50
T#8888 TRAM 7425 11/01/93 10:35:00
#1689 # * -93-878187
COOK COUNTY RECORDER

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LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this _____ day of _____, 19____, between Jeannette L. Lewis ("Borrower") and Federal National Mortgage Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated July 6, 1984 and recorded ~~in Cook County~~ Document #27164467, at page(s) _____ of the _____ Records of Cook County, Illinois 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 11736 S. Bishop, Chicago, IL 60643 the real property described being set forth as follows:

LOT 28 IN BLOCK 19 IN FREDERICK H. BARTLETT'S GREATER CALUMET SUBDIVISION OF CHICAGO, BEING PART OF THE SOUTH HALF OF SECTION 20, TOWNSHIP 37 NORTH RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, COMMONLY KNOWN AS 11736 BISHOP STREET, CHICAGO, ILLINOIS,

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 September 30, 1993, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 21,701.70 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 6.965%, from October 11, 1993, ~~xx~~ The Borrower promises to make monthly payments of principal and interest of U.S. \$ 187.24 beginning on the 11th day of October, 1993, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 11, 2009 (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 National Loan Servicer, Inc. 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 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.

- 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 allixed 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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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.

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NATIONAL LOAN SERVICENTER, INC. (Seal)
Lender

Vivian R. Lewis (Seal)
Borrower

By: *Mila Bernardo*
Mila Bernardo, Manager
Conventional Loan Servicing

(Seal)
Borrower

(Space Below This Line For Acknowledgments)

STATE OF) District of Columbia
COUNTY OF) _____

I HEREBY CERTIFY THAT ON THIS DAY BEFORE ME, AN OFFICER DULY AUTHORIZED TO THAT ACKNOWLEDGEMENTS, PERSONALLY APPEARED- Mila Bernardo AND MORTGAGORS RESPECTFULLY, TO ME WELL KNOWN TO BE THE PERSON DESCRIBED IN AND WHO EXECUTED THE FOREGOING INSTRUMENT AND ACKNOWLEDGEMENT BEFORE ME THAT THEY EXECUTED SAME.

WITNESS MY HAND AND OFFICIAL SEAL IN THE COUNTY AND STATE AFORESAID, THIS 15th DAY OF September, 1993.

MY COMMISSION EXPIRES:
Vivian R. Lewis
Notary Public District of Columbia
My Commission Expires March 31, 1996

Vivian R. Lewis (SIGNATURE)

PRINT/TYPE NOTARY NAME: _____

NOTARY PUBLIC, STATE OF _____

Please return to:

National Loan Servicer, Inc.
Attn: Team 4
P.O. Box 28065
Washington, DC 20038

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