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FML FM 93000913
LOAN NO. 1800194505

BI-WEEKLY LOAN MODIFICATION AGREEMENT

93880805

MORTGAGORS: DOUGLAS E. CHAPPELL AND LINDA S. CHAPPELL; HIS WIFE

MORTGAGEE: ~~Financial Federal Trust and Savings Bank~~ ~~Financial Federal Savings Bank~~

PROPERTY ADDRESS: 3440 GOLFVIEW DRIVE HAZEL CREST ILLINOIS 60429

LEGAL DESCRIPTION:
SEE RIDER "A" ATTACHED HERETO AND MADE A PART HEREOF.

. DEPT-11 RECORD T \$25.50
. T47777 TRAN 0211 11/01/93 14:19:00
. \$9255 * -93-880805
. COOK COUNTY RECORDER

93880805

P.I.N. #31-02-204-187-0000

Permanent Property Tax Number: 31-02-204-187-0000

ORIGINAL MORTGAGE AND NOTE DATE: 10/19/93 REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE AMOUNT: 85,500.00

ORIGINAL INTEREST RATE: 7.625 93880805

MONTHLY PRINCIPAL AND INTEREST PAYMENT: \$ 605.16 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT: \$ 222.58 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE: 12/01/93

MORTGAGE TERM: 360 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 10-19-93 and recorded on 11-19-93 as document No. 93880805 described above are hereby modified as follows:

1. All installments due under the Mortgage or Note shall be paid on a bi-weekly basis every fourteen (14) calendar days. The amount of each bi-weekly payment due every fourteen (14) days is as follows:

Principal and Interest:	\$	<u>295.26</u>
Escrow:	\$	<u>102.73</u>
Total Bi-weekly Payment:	\$	<u>397.99</u>

2550
K

2. The interest rate is reduced by .250% to 7.375%.
The date of Your First Bi-Weekly Payment will be 11/15/93

PREPARED BY: JOSE X. CADENA
MAIL TO: FINANCIAL FEDERAL TRUST & SAVINGS BANK
1401 N. LARKIN AVE
JOLIET, ILLINOIS 60435

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3. A late charge of 5% of the bi-weekly principal and interest payment due shall be assessed if the payment is not made on the date scheduled.

In the event that a bi-weekly payment date falls on a day where the Bank is closed for business, the parties agree that one (1) grace day is permitted so that no late charges will be assessed by virtue of the bank holiday.

4. The escrow payment due on each bi-weekly payment due date is 1/26th of the yearly taxes and assessments, and ground rents on the property, if any, plus 1/26th of the yearly premium instalments for hazard insurance, if any, plus 1/26th of the yearly instalments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by the Lender on the basis of assessments and bills and reasonable estimates thereof.
5. In consideration of the Lender's scheduling repayment on a bi-weekly basis (every 14 calendar days), the Mortgagor(s) agree to pay each bi-weekly payment by Automatic Payment System from a Financial Federal Trust and Savings Bank checking account. If the Mortgagor(s) fail to pay a bi-weekly payment by electronic funds transfer on the date due, the Lender has the right to convert the payment schedule to a monthly basis and increase the interest rate by .125 % to 7.500%.

In all other respects, the terms and conditions of the original Note and Mortgage shall remain in full force and effect and the Mortgagors promise to pay said indebtedness as herein stated and to perform all obligations under said Mortgage and Note and this Agreement.

Dated this 19 day of October, 19 93.

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY:

Judy C. Voo
Vice President

Douglas E. Chappell
DOUGLAS E. CHAPPELL

ATTEST:

Richard B. Baker
Asst. Vice President

Linda S. Chappell
LINDA S. CHAPPELL

STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, Robert J. Sadowski, Notary Public in and for said county and state do hereby certify that DOUGLAS E. CHAPPELL AND LINDA S. CHAPPELL HIS WIFE

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 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 19 day of October, 19 93.

"OFFICIAL SEAL"
ROBERTA J. SADOWSKI
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 04-21-97

Robert J. Sadowski
Notary Public

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FIRST AMERICAN TITLE INSURANCE COMPANY
100 North La Salle, Suite 300, Chicago IL 60602

ALTA Commitment Schedule C

File No.: CF66487

LEGAL DESCRIPTION:

PARCEL 1:

LOT 83 AND THE EAST 7 FEET OF LOT 84 IN VILLAGE WEST CLUSTER 5, A SUBDIVISION OF A PART OF A PARCEL OF LAND BEING A PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 2, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT, BEING THE INTERSECTION OF THE NORTH LINE OF SAID SECTION 2 WITH THE NORTH AND SOUTH CENTERLINE OF THE NORTHEAST 1/4; THENCE ALONG SAID CENTERLINE SOUTH 0 DEGREES, 26 MINUTES, 50 SECONDS EAST 1672.30 FEET TO A POINT, BEING THE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID CENTERLINE SOUTH 0 DEGREES, 26 MINUTES, 50 SECONDS EAST, 1012.03 FEET TO A POINT IN THE EAST AND WEST CENTERLINE OF SAID SECTION 2; THENCE ALONG SAID CENTERLINE NORTH 89 DEGREES, 59 MINUTES, 49 SECONDS WEST, 1306.44 FEET TO A POINT IN THE EAST RIGHT-OF-WAY OF CENTRAL PARK AVENUE; THENCE ALONG AFORESAID RIGHT-OF-WAY NORTH 9 DEGREES, 31 MINUTES, 25 SECONDS WEST, 387.78 FEET TO A POINT IN THE SOUTH RIGHT-OF-WAY OF VILLAGE DRIVE; THENCE ALONG AFORESAID RIGHT-OF-WAY NORTH 80 DEGREES, 28 MINUTES, 35 SECONDS EAST, 108.34 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 950 FEET A DISTANCE OF 94.98 FEET TO A POINT OF TANGENCY; THENCE CONTINUING ALONG AFORESAID RIGHT-OF-WAY NORTH 86 DEGREES, 12 MINUTES, 18 SECONDS EAST, 363.28 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 447 FEET A DISTANCE OF 724.65 FEET TO A POINT OF TANGENCY; THENCE CONTINUING ALONG AFORESAID RIGHT-OF-WAY NORTH 6 DEGREES, 40 MINUTES, 48 SECONDS WEST, 75.95 FEET TO A POINT; THENCE LEAVING AFORESAID RIGHT-OF-WAY NORTH 89 DEGREES, 33 MINUTES, 10 SECONDS EAST 443.82 FEET TO THE POINT OF BEGINNING, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES, COOK COUNTY, ILLINOIS, ON DECEMBER 15, 1972, AS DOCUMENT NUMBER 2665717, AND SURVEYOR'S AFFIDAVIT OF CORRECTION REGISTERED ON OCTOBER 28, 1974, AS DOCUMENT NUMBER 2780625, AND SURVEYOR'S CERTIFICATE OF CORRECTION REGISTERED ON MAY 21, 1975, AS DOCUMENT NUMBER 2808763, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 OVER LOTS 130, 133 AND 136 AS SET FORTH ON THE PLAT OF VILLAGE WEST CLUSTER 5, FILED DECEMBER 15, 1972 AS DOCUMENT LR2665716 AND AS CREATED BY THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS MADE BY GARDEN COURT TOWNHOUSE ASSOCIATION, FILED APRIL 25, 1973 AS DOCUMENT LR2687536 FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

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STATE OF ILLINOIS
DEPARTMENT OF REVENUE

PROPERTY TAX STATEMENT
FOR THE YEAR 2014

PARCEL IDENTIFICATION NUMBER: 14-00-000-0000

PROPERTY ADDRESS: 1234 N. STATE ST., CHICAGO, IL 60610

APPLICABLE TAX RATES: 0.0045

Property of Cook County Clerk's Office

COOK COUNTY CLERK

STATE OF ILLINOIS
DEPARTMENT OF REVENUE
PROPERTY TAX STATEMENT
FOR THE YEAR 2014