

# UNOFFICIAL COPY

This Document was prepared by Joyce O'Connor  
Bank United of Texas FSB  
Known as United Savings Association of Texas FSB  
3800 Buffalo Speedway Ste 400  
Houston, Texas 77098



13-18-410-030-0000

93922720

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## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 10th day of August, 1992, between Maureen M. Hickey ("Borrower") and United Savings Association of Texas FSB ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated July 15, 1991, 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 6430 West Belle Plaine, #309, Chicago, Illinois, 60634, the real property described being set forth as follows:

As Stated in Deed of Trust on attached Legal Description  
Recorded on July 19, 1991 in Document No. 91360082

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 October 1, 1992, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$54,678.56, 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 8.625%, from September 1, 1992. The Borrower promises to make monthly payments of principal and interest of U.S. \$428.72 beginning on the 1st day of October, 1992, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2021 (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 United Savings Association of Texas FSB 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.

DEPT-01 RECORDING

\$29.50

T#8888 TRAN 9059 11/12/93 15:55:00

#8495 # 93-922720

COOK COUNTY RECORDER

D01281202

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2/9/94

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RIDER - LEGAL DESCRIPTION

PARCEL 1: UNIT 309 IN RIDGEMOOR ESTATES CONDOMINIUM V AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:  
LOT 30 IN DUNNING ESTATES BEING A SUBDIVISION IN THE SOUTH EAST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN  
WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 91135714 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS ALL IN COOK COUNTY, ILLINOIS.  
PARCEL 2: EXCLUSIVE USE OF PARKING SPACE NUMBER 20 AND EXCLUSIVE USE OF STORAGE SPACE 20, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 91135714.

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