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



13-18-410-030-0000

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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 Tex's FSB ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deel to Secure Debt (the "Security Instrument"), dated July 15, 1991, and (2) the Nice bearing the same date as, and secured by, the Security Instrument, which covirs the real and personal property described in the Security Instrument and defined therein as the "Property", located at 6430 West Belle Plaine, #309, Chicogo, Illinois, 60034, the real property described being set forth as follows:

As Stated in Deed of Trust on attached Legal Description 91360082

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):

- As of October 1, 1992, the amount payable under the Note and the Security Instrument (in "Unpaid Principal Balance") is U.S. \$54,678.56, consisting of the count(s) loaned to the Borrower by the Lender and any interest capitalized to date.
- The Borrower promises to pay roz Unpaid Principal Balance, plus interest, to the order of the Lorder. 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"), C. 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.

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) withcut 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.

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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 canceled, null and void, as of the date specified in paragraph No. 1 above:

- (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.
- So hing 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 Rorrower and Lender will be bound by, and comply with, all of the techn, and provisions thereof, as amended by this Agreement.

the terms and provisions thereof, as amended by this Agreement.	
Catherine J. Cinocco, Vice resident Loan Administration, United Savings (Seal) Maureen M. Hickey Borrower	
Association of Texas, FSB.	
By: (Seal)	
Borrower	
[Space Below This Line For Acknowledgements]	
(spatial battor)	
STATE OF TEXAS)	
COUNTY OF HARRIS	
COUNTY OF HARRIS) This instrument was acknowledged before me on Archive 4 25 (54)	
This instrument was acknowledged before me on August 25 (4) by Catherine J. Cinocco. Vice President of Loan Administration Bank United of Texas	てつ
My commission expires Notary Publication	•
STATE OF TLLINOIS) DEBFA J. TURK Rotary Pub. Size of Texas My Commission for the US-ZIAT	
COUNTY OF COOK)	
PARISH OF)	
This instrument was acknowledged before me on AUGUST 17,1992 by ANNIMOSXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	
My commission expires $\frac{4-19-93}{N}$ Notary Public Signature	
My commission expires 4-19-93 Notary Public Signature	

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RIDER - LEGAL DESGRIPTION

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, COUNSHIP 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.

EXCLUSIVE USE OF PARKING SPACE NUMBER 20 AND EXCLUSIVE USE County Clarks Office OF STORAGE SPACE 20, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLERATION AFORESAID RECORDED AS DOCUMENT 91135714.

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