BI-WEEKLY LOAN MODIFICATION AGREEMENT

MORTGAGORS:

CATHY T. HARTNETT A SPINSTER AND MARY L. HARTNETT; DIVORCED AND NOT

MORTGAGEE:

Financial Federal Trust and Savings Bank KKKK

Pixwaniak Federak Boxings Frank

PROPERTY ADDRESS:

17242 S. RIDGELAND AVE #414 TINLEY PARK ILLINOIS 60477

93954086

LEGAL

DESCRIPTION:

SEE RIDER "A" ATTACHED MERETO AND MADE A PART HEREOF

CODK COUNTY, ILLINOIS FILED FOR RECORD

DY 22 AH 10: 45

93954086

P.I.N. #28-30-410-006-1040

Permanent Property Tax: Number:

28-30-410-006-1040

ORIGINAL MORTGAGE AND NOTE DATE:

11/12/93

REMAINING MORTGAGE AMOUNT

ORIGINAL MORTGAGE

AMOUNT:

56,200.00

ORIGINAL INTEREST

RATE:

6.875

MONTHLY PRINCIPAL AND INTEREST

PAYMENT:

501.22 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT:

123.56 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE:

01/01/94

MORTGAGE TERM:

180 Months

For value received, the terms and conditions of the original Note and original Mortgage dated $\frac{1-12\cdot 12}{2}$ and recorded on $\frac{1-22\cdot 13}{2}$ as document No. \pm described above are hereby modified as follows:

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:

\$ 246.72

Escrow:

57.03

Total Bi-weekly Payment:

303.75

The interest rate is reduced by ___.250% to __6.625 %. 2. The date of Your First Bi-Weekly Payment will be 12/20/93 80X 333

PREPARED BY: MAIL TO:

IL FEDERAL TRUST LARKIN AVE ILLINOIS 60435

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 installments for hazard insurance, if any, plus 1/26th of the yearly installments 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 Martgagor(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 ____6.750 %.

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

Dated this 12 day of November	_, 1993
FINANCIAL FEDERAL TRUST AND SAVINGS BANK:	
BY: Noky L. No.	CATHY T. HAPTNETT
APTEST: January Pulce_	MARY Y. HARTNETT
vice Frestoenc	i Co
STATE OF ILLINOIS) SS.	
COUNTY OF COOK	
I, the undersequent do hereby certify that CATHY T. HAR	a Notary Public in and for said county and state TNETT A SPINSTER AND MARY L. HARTNETT DIVORCED AND NO
	SINCE REMARRIED
personally known to me to be the same per	sons 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

93

My Commission Expires: 5. 20-96

Given under my hand and official seal, this__

therein set forth.

"OFFICIAL SEAL" Margaret Harms Notary Public, State of Illinois My Commission Expires 5/20/96 THAT PART OF BLOCK 1 DYING BAST OR A LINE DRAWN BROW A POINT IN THE SOUTH LINE, 123.17 FEET TALT OF THE SOUTHWIST CORNER OF SAID BLOCK 1 TO THE NORTH LINE OF BLOCK 1 AT A POINT MEASURED 140.15 FEET NORTHEAST OF THE NORTHWEST CORNER OF SAID BLOCK 1 AS MEASURED ALONG THE NORTHERLY LINE, ALL IN DIAMOND ADDITION TO TINLEY PARK, BEING A SUBDIVISION OF ALL THAT PART OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTH EAST 1/4, LYING SOUTH OF THE RIGHT OF WAY OF THE CHICAGO, ROCK ISLAND AND PACIFIC RAILROAD, IN SECTION 30, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 87635040 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS

Property of Cook County Clerk's Office

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09/27/93

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Proberty of Cook County Clerk's Office

Marie Carlo