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NOTE MODIFICATION * RJE DATE

The undersigned mortgagor, **MARY P. WITKOWSKI, DIVORCED AND NOT SINCE REMARRIED**, party of the first part, of the County of Cook, State of Illinois has mortgaged and warranted to the Bank of Homewood, party of the second part, a corporation organized and existing under the laws of the State of Illinois, the following real estate situated in the County of Cook, State of Illinois, to wit:

Lot 15 in the Subdivision of Block 3 in Edgewood Park Addition to Chicago Heights, being a subdivision in the Northwest 1/4 of Section 20, Township 35 North, Range 14, East of the Third Principal Meridian in Cook County, Illinois.

PIN# 22-20-405-006

Common address: 181 Country Club Road
Chicago Heights, IL 60411

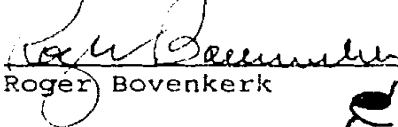
The party of the first part had promised to pay to the Bank of Homewood, a corporation, the principal sum of **Seventy-seven Thousand Dollars (\$77,000.00)** together with interest on the unpaid balance from time to time at the rate of 10.5% per annum in monthly installments of **Eight hundred eighty-seven dollars and 55 hundreds (\$887.55)** on the first day of each month commencing with **March 1, 1991**, secured by a mortgage dated January 25, 1991, and recorded January 31, 1991, in the office of the Recorder of Cook County, Illinois, as document no. 91047027, until this note is fully paid.

In consideration of **Three hundred thirty-nine and 60 hundreds (\$339.60)** paid by the party of the first part to the party of the second part on **October 20, 1994**, to apply against the original note, it is agreed by both of the aforesaid parties that the monthly due date of the original note from the party of the first part to **change commencing October 20, 1994 from the first of each month to the twentieth (20th) of each month** of the original balance from time to time until the original note is fully paid. Monthly payment amount remains at \$678.78.

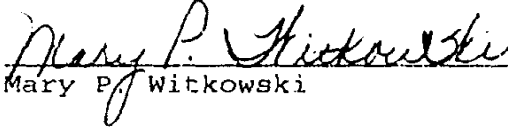
This agreement affects the monthly due date of the original note and in no way alters any of the other conditions or covenants stipulated in the original mortgage and note. Default in any payment gives second party right to declare entire balance due and payable.

IN WITNESS THEREOF THE PARTIES HAVE SET THEIR HANDS AND SEALS THIS 20TH DAY OF OCTOBER, 1994 A.D.

BANK OF HOMEWOOD:

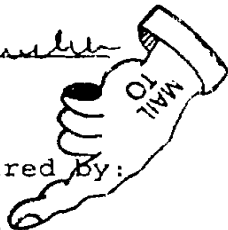

Roger Bovenkerk

MORTGAGOR:


Mary P. Witkowski

Instrument prepared by:

Julie L. Maggio
BANK OF HOMEWOOD
2034 RIDGE ROAD
HOMEWOOD, IL 60430



DEPT-01 RECORDING \$23.50
T#8888 TRAN 5177 11/10/94 09:33:00
#0102 # JB * -94 -957869
COOK COUNTY RECORDER

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