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AFTER RECORDING: RETURN TO
AMERICAN AIRLINES CREDIT UNION
P. O. BOX 619001, MD 2100
DFW AIRPORT, TEXAS 75261-9001

94279153

County Clerk Filing Fee: \$

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Loan Modification Agreement

This Loan Modification Agreement ("Agreement"), made this 21st day of October, 1993, between Michael H. Albers and Sue Albers ("Borrower") and American Airlines Employees Federal Credit Union ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated the 21st day of August, 1989, and recorded in Book or Liber LR3819103, at Page(s) of the Records of Cook, and (2) to 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 "Property", located at 291 N. Wolf Road, Oak Plains, IL 60016, the real property described being set forth as follows:

See Exhibit "A" attached.

In consideration of the mutual promises and agreements exchanged, the parties here to agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of the 29th day of October, 1993, the amount payable under the Note and Security Instrument (the "Unpaid Balance") is U.S. \$ 143,511.75, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

2. The Borrower promised to pay the Unpaid Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Balance at the yearly rate of 6.50%, from the 29th day of October, 1993. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,540.72, beginning on December 1, 1993, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 8, 2004, (the "Maturity Date"), the Borrower still owes amounts under the Note and 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 P.O. Box 619001, DFW Airport, TX 75261-9001 or at 4200 Amon Carter Boulevard, Fort Worth, TX 76155-2689, or at such other places as 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 Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, 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 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 Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. The Borrower will also 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 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change of 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 part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed as 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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Michael H. Albers
Michael H. Albers

Sue Albers
Sue Albers

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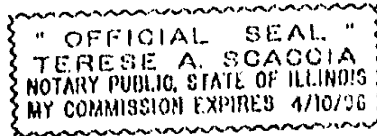
American Airlines Employees Federal Credit Union Loan Modification Agreement (page 2 of 2)

STATE OF _____ &
COUNTY OF _____ &

This instrument was acknowledged before me this 21 day of October, 19 93
by Michael H. Albers

Terese A. Scaccia
Notary Signature

(seal with printed notary name and
notary commission expiry contained thereon)

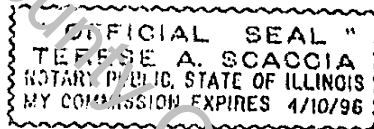


STATE OF Illinois &
COUNTY OF Cook &

This instrument was acknowledged before me the 21 day of October,
19 93, by Sue Albers

Terese A. Scaccia
Notary Signature

(seal with printed notary name and
notary commission expiry contained thereon)



American Airlines Employees Federal Credit Union

T.A. Pearson

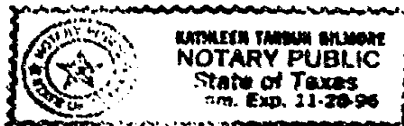
T.A. Pearson,
Vice President of Member and Lending Services

STATE OF TEXAS &
COUNTY OF TARRANT &

This instrument was acknowledged before me the 19th day of
October, 19 93 by T.A. Pearson, Vice President of American Airlines
Employees Federal Credit Union, a Federal Credit Union, on its behalf.

Kathleen Tamm Gilmore
Notary Signature

(seal with printed notary name and
notary commission expiry contained thereon)



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EXHIBIT "A"

LOTS 23 AND 24 IN BLOCK 8 IN H.M. CORNELL COMPANY'S CUMBERLAND, A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THAT PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER LINE OF SEEGER'S ROAD, CALLED ELK GROVE ROAD AND A RESUBDIVISION OF LOTS 1 AND 8 IN SEEGER'S SUBDIVISION OF PART OF THE SOUTH 1/2 OF FRACTIONAL SECTION 7, AND PART OF THE NORTH 1/2 OF FRACTIONAL SECTION 18, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, SITUATED IN THE CITY OF DES PLAINES, COOK COUNTY, ILLINOIS.

04-07-487-001

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