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DEPT-01 RECORDING \$25.50
T40011 TRAM 7892 08/01/95 16:04:00
96109 : RV * - 95 - 505441
COOK COUNTY RECORDER

C7 84224 402
MORTGAGORS: ²⁰⁷² **BI-WEEKLY LOAN MODIFICATION AGREEMENT**
TIMOTHY J. BRKOVIC AND CARLA L. BRKOVIC, HIS WIFE

MORTGAGEE: **FINANCIAL FEDERAL TRUST AND SAVINGS BANK**

PROPERTY ADDRESS: **9008 POPLAR ROAD, ORLAND PARK, IL 60462**

LEGAL DESCRIPTION: **SEE RIDER "A" ATTACHED HERETO AND MADE A PART HEREOF**

PERMANENT PROPERTY TAX NUMBER: **27-10-208-002**

ORIGINAL MORTGAGE AND NOTE DATE	July 24, 1995
ORIGINAL MORTGAGE AMOUNT	\$102,000.00
ORIGINAL INTEREST RATE	8.125%
MONTHLY PRINCIPAL AND INTEREST PAYMENT	\$ 757.35
MONTHLY ESCROW PAYMENT	169.20
FIRST PAYMENT DATE	September 1, 1995
MORTGAGE TERM	360 MONTHS

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For value received, the term and conditions of the original Note and original Mortgage dated 07/24/95 and recorded on as document No. 95505440 described above are hereby modified as follows:

1. 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 PAYMENT	\$ 369.79
ESCROW PAYMENT	\$ 78.14
TOTAL BI-WEEKLY PAYMENT	\$ 447.93
DATE OF FIRST BI-WEEKLY PAYMENT	August 21, 1995

2. The interest rate is reduced by 0.250% to **7.875%**

LOAN NUMBER: 1800201887

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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 assessments thereof.

5. In consideration of the Lender's scheduling repayment on a bi-weekly basis (every fourteen (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 Mortgagor (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 0.25% to 8.00%.

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

Dated this 24TH day of July 1995

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY: Judy Kov, Vice Pres.

ATTEST: Anissa Rusthoven

MORTGAGORS:

Timothy J. Brkovic
TIMOTHY J. BRKOVIC

Carla L. Brkovic
CARLA L. BRKOVIC

STATE OF ILLINOIS)
COUNTY OF COOK) SS.

I, the undersigned, a notary public in and for said county and state do hereby certify that
TIMOTHY J. BRKOVIC AND CARLA L. BRKOVIC, HIS WIFE

personally known to me to be the same persons 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 therein set forth.

Given under my hand and seal this 24TH day of July 1995

My Commission Expires:



Nancy Sheming
NOTARY PUBLIC

Prepared by:
ANISSA RUSTHOVEN
48 Orland Square Drive
Orland Park, IL 60462

Mail Recorded Document to
Financial Federal Trust & Savings Bank
1401 N. Larkin Avenue
Joliet, IL 60435

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RIDER "A"

LEGAL DESCRIPTION

LOT 2 IN BLOCK 12 IN FAIRWAY ESTATES UNIT NUMBER 5, BEING A SUBDIVISION OF PART OF THE SOUTH 42 ACRES OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND PART OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4, ALL IN SECTION 10, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, JULY 10, 1962, AS DOCUMENT 18528268, IN COOK COUNTY, ILLINOIS.

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