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Lawyers Title Insurance Corporation

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COOK COUNTY RECORDER

95-3401

BI-WEEKLY LOAN MODIFICATION AGREEMENT

MORTGAGORS: JACK POLLACK AND RENEE POLLACK, HIS WIFE
MORTGAGEE: FINANCIAL FEDERAL TRUST AND SAVINGS BANK
PROPERTY ADDRESS: 1139 LEAVITT UNIT 218, FLOSSMOOR, ILLINOIS 60422
LEGAL DESCRIPTION: SEE RIDER "A" ATTACHED HERETO AND MADE A PART HEREOF
PERMANENT PROPERTY TAX NUMBER: 31-12-202-064-1030

ORIGINAL MORTGAGE AND NOTE DATE	July 28, 1995
ORIGINAL MORTGAGE AMOUNT	\$ 60,000.00
ORIGINAL INTEREST RATE	8.125%
MONTHLY PRINCIPAL AND INTEREST PAYMENT	\$ 445.50
MONTHLY ESCROW PAYMENT	80.50
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 07/28/95 and recorded on _____ as document No. _____ 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 PAYMENT	\$ 217.53
ESCROW PAYMENT	\$ 36.95
TOTAL BI-WEEKLY PAYMENT	\$ 254.48
DATE OF FIRST BI-WEEKLY PAYMENT	August 21, 1995

- The interest rate is reduced by 0.250% to 7.875%

LOAN NUMBER: 1800202168

25.50%

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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 0.125% to 6.000%.

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 28TH day of July 1995

FINANCIAL FEDERAL TRUST
AND SAVINGS BANK:

BY: Judy No. Vice Pres.

ATTEST: Ann M. Dobrinski

MORTGAGORS:

Jack I. Pollack
JACK I POLLACK

Renee Pollack
RENEE POLLACK

STATE OF ILLINOIS)
COUNTY OF) SS.

I, the undersigned, a notary public in and for said county and state do hereby certify that
JACK POLLACK AND RENEE POLLACK, 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 28TH day of July 1995

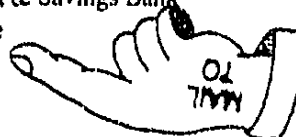
My Commission Expires:

Ann M. Dobrinski
NOTARY PUBLIC



Prepared by:
SANDIE WOOLARD
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"

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LEGAL DESCRIPTION

LEGAL DESCRIPTION:

Unit No. 218 as delineated in the survey of the following described parcel of real estate: Lot 1 in the Resubdivision of Lots 1 to 8, both inclusive, of Subdivision of South 300 feet of Lot 1, in Block 2 in Wells and Nellegars Subdivision of the North 17-1/2 acres West of Illinois Central Railroad Company of the Northeast 1/4 of Section 12, Township 35 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 Ownership made by the American National Bank of Chicago, as Trustee under Trust Agreement dated January 10, 1972 and known as Trust Number 76407 recorded in the Office of the Recorder of Deeds of Cook County, Illinois as Document Number 22628042 and amended by Document Number 22639249; together with an undivided percentage interest in said parcel (excepting from the Parcel all the property and space comprising all of the units thereof as defined and set forth in said Declaration and Survey), in Cook County, Illinois.

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