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MORTGAGE MODIFICATION AGREEMENT

95684481

The undersigned, for good and valuable consideration do consent and agree that a Mortgage from CENTERBANK MORTGAGE COMPANY to Maria L. Bulman and Gus Lykos Dated July 28, 1995 and Recorded _____ In Volume _____ on Page _____ of the Cook County Land Records, which was assigned to _____ by Instruments Dated _____ and Recorded _____ In Volume _____ on Page _____ of the _____ Land Records, is corrected as follows:

Maturity date corrected to August 1, 2000 and attached Balloon Rider to be made a part of mortgage.

DEPT-01 RECORDING \$25.50
T#0008 TRAN 4768 10/10/95 12:01:00
\$4365 P.C. # - 95 - 23448 1
COOK COUNTY RECORDER

All remaining provisions of said Mortgage, not specifically changed or modified herein, are to remain in full force and effect.

Maria L. Bulman
MARIA L. BULMAN

Gus Lykos
GUS LYKOS DEPT-10 PENALTY \$22.00

State of Illinois

County of McHenry

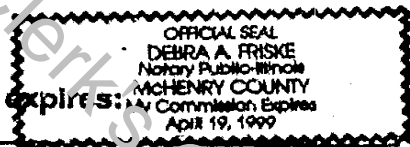
SS:

September 7, 1995

Date

Personally appeared Maria L. Bulman and Gus Lykos, signers and sealers of the foregoing instrument and acknowledged the same to be a free act and deed, before me,

Notary Public
My commission expires:



By: Shelley R. Leamon
It's: Shelley R. Leamon
Vice President

State of ILLINOIS

County of MCHENRY

SS:

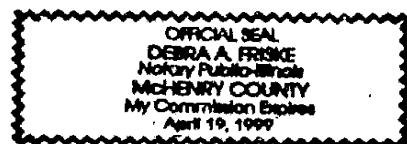
September 7, 1995

Date

Personally appeared Shelley R. Leamon, as aforesaid, signer of the foregoing instrument and acknowledged the same to be a free act and deed as such and the free act and deed of said corporation, before me,

Notary Public
My commission expires:

Deed of Trust/May 28, 1994



95684481

7-25-95
15.00
47.50

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18718376

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Loan Number: 6200695-00

BALLOON RIDER (CONDITIONAL RIGHT TO REFINANCE)

THIS BALLOON RIDER is made this 28th day of July, 1995, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to Centerbank Mortgage Company

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

392 Pinetree Lane, Unit 1-D, Schaumburg, IL 60193
(Property Address)

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

1. CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument (the "Note Maturity Date"), I will be able to obtain a new loan ("New Loan") with a new Maturity Date of August 1, 2025, (the "New Maturity Date") and with an interest rate equal to the "New Loan Rate" determined in accordance with Section 3 below if all the conditions provided in Sections 2 and 5 below are met (the "Conditional Refinance Option"). If those conditions are not met, I understand that the Note Holder is under no obligation to refinance the Note or to modify the Note, reset the Note Rate, or extend the Note Maturity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

2. CONDITIONS TO OPTION

If I want to exercise the Conditional Refinance Option, certain conditions must be met as of the Note Maturity Date. These conditions are: (1) I must still be the owner and occupant of the property subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduled monthly payments immediately preceding the Note Maturity Date; (3) there are no liens, defects, or encumbrances against the Property, or other adverse matters affecting title to the Property (except for taxes and special assessments not yet due and payable) arising after the Security Instrument was recorded; (4) the New Loan Rate cannot be more than 5 percentage points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section 3 below.

3. CALCULATING THE NEW LOAN RATE

The New Loan Rate will be a fixed rate of interest equal to the Federal Home Loan Mortgage Corporation's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery commitment, plus one-half of one percent (0.500%), rounded to the nearest one-eighth of one percent (0.125%) (the "New Loan Rate"). The required net yield shall be the applicable net yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinance Option. If this required net yield is not available, the Note Holder will determine the New Loan Rate by using comparable information.

4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Loan Rate as calculated in Section 3 above is not greater than 5 percentage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpaid principal, plus (b) accrued but unpaid interest, plus (c) all other sums I will owe under the Note and Security Instrument on the Note Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the term of the New Loan at the New Loan Rate in equal monthly payments. The result of this calculation will be the new amount of my principal and interest payment every month until the New Loan is fully paid.

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5. EXERCISING THE CONDITIONAL REFINANCE OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Note Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Note Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinance Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinance Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinance Option by notify the Note Holder no earlier than 60 calendar days and no later than 45 calendar days prior to the Note Maturity Date. The Note Holder will calculate the fixed New Loan Rate based upon the Federal Home Loan Mortgage Corporation's applicable published required net yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Note Maturity Date the Note Holder will advise me of the new interest rate (the New Loan Rate), new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me a \$250.00 processing fee and the costs associated with the exercise of the Conditional Refinance Option, including but not limited to the cost of updating the title insurance policy.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

Maria L. Bulman (Seal)
Borrower

Gis Lykos (Seal)
Borrower

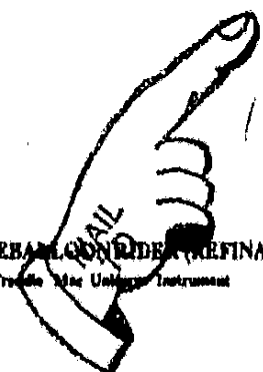
____ (Seal)
Borrower

____ (Seal)
Borrower

[Sign Original Only]

Center Bank Mtg Co.
8400 W. Bryn Mawr Ave Ste 3010
Chicago, IL 60631

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10/18/06