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\*041001236005\*  
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RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:

Option One Mortgage Corporation  
2020 East First Street, Suite 100  
Santa Ana, CA 92705  
ATTENTION: Quality Control

DEPT-01 RECORDING \$29.50  
730004 TRAN 1681 12/29/95 10:59:00  
#4657 # LF \*-95-905931  
COOK COUNTY RECORDER

Loan Number: 041001236  
CPI Number: 9064528

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MODIFICATION AGREEMENT

Regarding Property Address: 9209 SOUTH PAXTON AVENUE CHICAGO, IL. 60617  
Pin # (if applicable)

\* If required by the County Recorder, the Legal Description will be attached hereto and made a part hereof.

THIS AGREEMENT made on November 07, 1995, by and between OPTION ONE MORTGAGE CORPORATION, herein designated as the BENEFICIARY and ALICE MAE REDMOND A WIDOW AND LUCILLE CONWELL A SPINSTER, AS JOINT TENANTS

herein designated as BORROWER(S).

WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower(s) in the total amount of \$ 57,850.00, dated October 10, 1994, which Note is secured by the Deed of Trust/Mortgage dated October 10, 1994, recorded in the Office of the County Recorder of Cook County, as Instrument Number 94888876 ✓ on October 17, 1994, of official Records as said County NOW THEREFORE, for value received, the parties hereto do modify the above referenced Mortgage

as follows: THIS MODIFICATION AGREEMENT IS BEING EXECUTED TO CORRECT THE FACT THAT The Occupancy Rider is absent from the Deed of Trust/Mortgage. A new Occupancy Rider is attached to the Modification Agreement. Secondly, the borrowers names were omitted from the notary section on page 6 of the Mortgage. The borrowers names should read "Alice Mae Redmond and Lucille Conwell"

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Nothing herein contained shall in any manner whatsoever alter, amend, modify, or change any other terms or conditions of the above referenced Mortgage

except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; all rights of the beneficiary shall be and shall remain in full force and effect as though this Modification had been originally specified in the original Note and/or Deed of Trust/Mortgage.

Alice Redmond  
Borrower ALICE MAY REDMOND Date

Lucille Conwell  
Borrower LUCILLE CONWELL Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

OPTION ONE MORTGAGE CORPORATION

BY: [Signature]  
Signature Kim Dengor

Assistant Vice President Shipping/QC  
\_\_\_\_\_  
Print Name and Title

\$ 29.50  
I.L.

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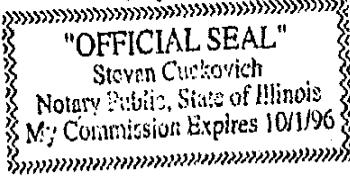
State of ILLINOIS }  
County of COOK } SS.

Title or Type of Document \_\_\_\_\_  
Number of Pages \_\_\_\_\_ Date of Documents \_\_\_\_\_  
Signer(s) Other than named below \_\_\_\_\_

On Nov. 20, 1995 before me, Alice M. Redmond & Lucille Congwell  
Notary Public, personally appeared LUCILLE CONGWELL

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.  
Signature Steven Cuckovich (Seal)



State of ILLINOIS }  
County of COOK } SS.

Title or Type of Document \_\_\_\_\_  
Number of Pages \_\_\_\_\_ Date of Documents \_\_\_\_\_  
Signer(s) Other than named below \_\_\_\_\_

On Nov. 20, 1995 before me, Lucille Congwell  
Notary Public, personally appeared \_\_\_\_\_

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.  
Signature Steven Cuckovich (Seal)



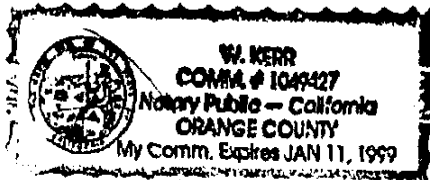
State of CALIFORNIA }  
County of ORANGE } SS.

Title or Type of Document MODIFICATION AGREEMENT  
Number of Pages 6 Date of Documents 11-7-95  
Signer(s) Other than named below \_\_\_\_\_

On DECEMBER 6, 1995 before me, W. KERR  
Notary Public, personally appeared KIM DINGER, ASSISTANT VICE PRESIDENT, SHIPPING/CG

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.  
Signature W. KERR (Seal)



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Loan Number: 041001236

Servicing Number: 906452-8

Date: 10/10/94

## OCCUPANCY RIDER PRIMARY / SECONDARY HOME

THIS OCCUPANCY RIDER is made October 10, 1994, and is incorporated into and amends and supplements the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's note to OPTION ONE MORTGAGE CORPORATION, A CALIF. CORPORATION (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at

9209 S PAXTON AVENUE, , CHICAGO, IL 60617

(Property Address)

### OCCUPANCY AGREEMENTS

In addition to the covenants and agreements made in the Security Instrument, Borrower further covenants and agrees as follows:

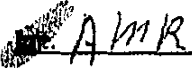

1. Borrower acknowledges that the Lender does not desire to make a loan to Borrower secured by this property on the terms contained in the Note unless the property is to be occupied by Borrower as Borrower's primary/secondary residence. Lender makes non-owner residence loans on different terms.
2. The Borrower desires Lender to make this loan to Borrower.
3. Borrower promises and assures Lender that Borrower intends to occupy this property as Borrower's primary/secondary residence and that Borrower will so occupy this property as its sole primary/secondary residence within sixty (60) days after the date of the Security Instrument.
4. If Borrower breaches this promise to occupy the property as Borrower's primary/secondary residence, then Lender may invoke any of the following remedies, in addition to the remedies provided in the Security Instrument:
  - A. Declare all sums secured by the Security Instrument due and payable and exercise the Power of Sale;
  - B. Decrease the term of the loan and adjust the monthly payments under the Note accordingly;
  - C. Increase the interest rate and adjust the monthly payments under the Note accordingly;
  - D. Require that the principal balance be reduced to a percentage of either the original purchase price or the appraised value then being offered on non-owner occupied loans.

### CONFLICTING PROVISIONS

Borrower agrees that if the provisions of this Rider conflict with the printed terms in the Security Instrument and/or the Note, then the provisions of this Rider will control.

### TERMINATION OF AGREEMENT

If the Security Instrument is assigned to another lender, this Rider may, at the option of the assignee, be terminated.



 \_\_\_\_\_ Init. \_\_\_\_\_ Init. \_\_\_\_\_ Init. \_\_\_\_\_ Init.

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Loan Number: 041001236

Servicing Number: 906452-8

Date: 10/10/94

IN WITNESS WHEREOF, Borrower has executed this Occupancy Rider.

Alice M Redmond  
ALICE MAY REDMOND

Lucille Conwell  
LUCILLE CONWELL

State of Illinois, County of Cook } SS:  
On Nov 29 1995 before me, the undersigned, a Notary Public  
in and for said State, personally appeared Alice M. Redmond And  
Lucille Conwell

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.  
(Reserved for official seal)

Signature

Stevan Cuckovich  
Name (typed or printed)

My commission expires:

~~~~~  
"OFFICIAL SEAL"  
~~~~~  
Stevan Cuckovich  
Notary Public, State of Illinois  
My Commission Expires 10/1/96  
~~~~~

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## LEGAL DESCRIPTION

Policy No. MP 94148688

LOT 42 (EXCEPT THE SOUTH 5 FEET THEREOF) AND LOT 43 (EXCEPT THE NORTH 5 FEET THEREOF) IN BLOCK 13 IN S.E. GROSS CALUMET HEIGHTS ADDITION TO SOUTH CHICAGO, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 25-01-412-049

END OF SCHEDULE A.

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