

129.00
11:43:00
95-055998
12/1/94

_____(Space Above Line for Recording Date)_____

LOAN MODIFICATION AGREEMENT

95055998

Loan #: 21477

This Loan Modification Agreement ("Agreement") made this 19TH day of DECEMBER, 1994, between Jose M. Morales and Zeni M. Morales ("Borrower") and First Federal Savings and Loan Association of Chicago ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated January 26, 1979 and recorded in Book or Liber _____, at page(s) _____ OR Document/Instrument # 24828921 of the Cook County Recorder

(County and State, or other jurisdiction) and (2) the 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 the "Property", located at 1540 N. Linder, Chicago, IL 60651-1262

(Property Address)

the real property described being set forth as follows:

See Attached Legal Description

PIN 16-04-101-024

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

- As of December 1, 1994 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$26,677.85, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
- The Borrower promises to pay the Unpaid Principal balance, plus interest, to the order of the Lender. Beginning on January 1, 1995, interest on the Unpaid Principal Balance will be reduced from a yearly rate of 10.0 % to the yearly rate of 9.0 % (the "rate of interest"). The Borrower promises to make monthly payments of principal and interest of U.S. \$ 287.04 beginning on the 1st day of January, 1995 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

The Borrower will make payments at Citicorp Mortgage, Inc., 15851 Clayton Road, Ballwin, MO 63011 or at such other place as the Lender may require.

- The Maturity Date of the Note and Security Instrument are extended from February 1, 2008 to March 1, 2008. If on the Maturity Date, the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

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4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payment of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument, including all terms and provisions of the Note.
5. Nothing in this agreement shall be understood or construed to be 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.

Witness: Janna Crocker

Jose M. Morales (Seal)
Jose M. Morales (Borrower)

Witness: _____

Zeni M. Morales (Seal)
(Borrower)

(Seal)
(Borrower)

(Seal)
(Borrower)

Lender: Citibank, Federal Savings Bank

Witness: _____

By: Randall Dotson
Randall Dotson

Witness: _____

Its: Vice President, Citicorp Mortgage, Inc.,
Attorney-in-Fact Citibank, F.S.B.

Record and Return:

Citicorp Mortgage, Inc.
Document Collection
P. O. Box 790021
St. Louis, MO 63179-0021

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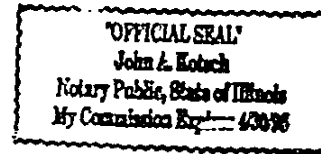
State of Illinois)
) :SS
County of Cook)

On this 19TH day of DECEMBER, 1994, before me personally appeared Jose M. Morales and Zeni M. Morales, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that _____ executed the same as _____ free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

John A. Kotuch
Notary Public

My commission expires:



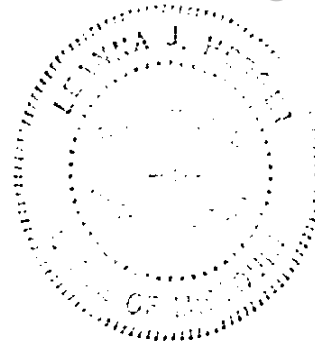
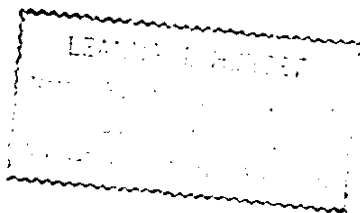
State of Missouri)
) :SS
County of St. Louis)

On this 30 day of DECEMBER, 1994, before me personally appeared Randall Datson, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Leanna J. Helgel
Notary Public

My commission expires:



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Lot 39 in Block 3, in Keeney's Highland, addition to Austin, being a Subdivision of the North 1/2 of the North West 1/4 of the North West 1/4 of Section 4, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois

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