

INSTRUMENT WAS DRAFTED BY:

Loan: 188983

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Mortgage Co.  
Department/MS E1-02  
1a Gateway Drive  
Maryland 21046-2132

95290430

NOTE/SECURITY INSTRUMENT/RIDER MODIFICATION AGREEMENT

THIS AGREEMENT is made as of the date indicated below by and between DOUGLAS W. STEWART & LORI A. STEWART (herein "Borrower"), and CNI National Mortgage Co., a corporation organized and existing under the laws of the State of Maryland whose address is 7142 Columbia Gateway Drive, Columbia, Maryland 21046-2132 (herein "Lender"), for a modification with respect to that certain promissory note dated 7/23/93, secured by a mortgage, deed of trust or security deed of the same date, made by borrower to CNI National Mortgage Co., recorded on 1/10/94 in the office of clerk of COOK County, State of ILLINOIS in Book \_\_\_\_\_, Page \_\_\_\_\_, as Document Number 94043164, secured by property located at 2024 W SUDBURY DRIVE, HOFFMAN ESTATES, IL 60195 (herein "Property Address")

WHEREAS, Borrower is indebted to Lender under the note and mortgage/deed of trust/security deed described above, payable as provided therein (except as may be modified herein):

NOW, THEREFORE, for and in consideration of the benefits flowing to each of the parties hereto, they do agree as follows:

1. The terms of the note and the mortgage/deed of trust/security deed and any Riders attached thereto evidencing and securing such indebtedness are hereby modified as follows:

Adjustable Rate Mortgage, with a change date of October 1, 1994, interest rate of 6%

- 2. Except as modified hereby, all other terms are in full force and effect.
- 3. This agreement is not binding, in whole or in part, on Lender until executed by Lender.

IN WITNESS WHEREOF, the parties have executed this Agreement on the date shown below.

Date: 4-15-95

[Signature] (Seal)  
Borrower

[Signature] (Seal)  
Borrower

STATE OF Illinois )  
COUNTY OF Cook )

On this 15th day of April, 1995, before me appeared Douglas W. & Lori A. Stewart, to me personally known to be the person(s) described in an who executed the foregoing instrument as Borrower(s) and acknowledged that he/she/they executed the same as his/her/their free act and deed.

"OFFICIAL SEAL"  
LAVERNE J. SIKLAS  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 6-20-95

[Signature]  
Notary Public  
My Commission Expires: 6-20-95

(12/15/94)

23 <sup>50</sup>/<sub>RE</sub>

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IN WITNESS WHEREOF, Columbia National, Incorporated, caused this instrument to be duly executed and delivered this 18th day of APRIL, 19 95.

ATTEST:

COLUMBIA NATIONAL, INCORPORATED

By: [Signature]

By: [Signature]

Its: Assistant Secretary

Its:                      Vice-President

CORPORATE SEAL

STATE OF } MARYLAND  
COUNTY OF } HOWARD

This 18th day of APRIL, 19 95, personally came before me JEFFREY HOERSTER, who being by me duly sworn is the                      Vice-President of Columbia National, Incorporated, and that the seal affixed to the foregoing instrument in writing is the corporate seal of the Corporation, and that the writing was signed and sealed by her, in behalf of the said Corporation, by its authority duly given, and the said                      Vice-President acknowledged the said writing to be the act and deed of said Corporation.

[Signature]  
Notary Public      LINDA K. RUHL  
My Commission Expires                      NOTARY PUBLIC STATE OF MARYLAND  
Notary Seal      My Commission Expires July 7, 1998

\*\*0003\*\*  
RECORDING \$ 23.00  
MAILINGS \$ 0.50  
95290430 #  
0005 MCH 9:17

04/26/95

PARCEL 1: LOT 5 IN BLOCK 9 IN RESUBDIVISION OF BARRINGTON SQUARE UNIT NO.8, BEING A SUBDIVISION OF PARTS OF THE NORTHEAST QUARTER OF SECTION 7 AND THE NORTHWEST QUARTER OF SECTION 8, ALL IN TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON 4/1/77 AS DOCUMENT NO.23873011 IN COOK COUNTY, ILLINOIS.  
PARCEL 2: EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS AS SET FORTH IN DECLARATION OF COVENANTS, RESTRICTIONS AND EASEMENTS FOR BARRINGTON BY DOCUMENT NO.23656348 AS AMENDED FROM TIME TO TIME.

PIN:07-07-200-158

COOK COUNTY  
RECORDER  
JESSE WHITE  
SKOKIE OFFICE

95290430

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