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Equity Title
415 N. LaSalle
#402
Chicago, IL 60610

EC 123965

96467624

SEPT-01 RECORDING 123.50
1:0001 TRAH 4250 08/13/96 15:59:00
12010 : RC * - 96 - 467624
COOK COUNTY RECORDER

LOAN MODIFICATION AGREEMENT

WHEREAS, the undersigned are (is) indebted to NAPERTECH FEDERAL CREDIT UNION for a revolving line of credit amount heretofore loaned by NAPERTECH FEDERAL CREDIT UNION, evidenced by a Credit Agreement and Truth-In-Lending Disclosure, Addendum, and secured by a Mortgage dated the 12th day of October 1991 and recorded (registered) in the office of the County Recorder as document no. 915,4660 in Cook County, State of Illinois and legally described as follows:

2350
u

LOT 5 IN BLAHA'S ADDITION TO JUSTICE BEING A SUBDIVISION OF PART OF LOT 7 IN COBURNS SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE SOUTHWEST 1/4 AND THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 26, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 18-26-109-044
Commonly Known As: 7430 Maplewood Justice, IL 60438

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WHEREAS, the borrower, owner of said property, does hereby request and agree to the following modifications of the terms of said loan documents:

To modify said adjustable rate Credit Agreement and Truth-In-Lending Disclosure, Addendum, and secured by a Mortgage, with the following formula for determining the interest rate: Prime + 2%, Adjusts Annually on the 1st day of August based on the Prime rate listed in the Wall Street Journal and rounded up to the next .25%, plus a margin of 2%, 10 days prior to the change date. There is a 2% annual cap and a 6% lifetime cap. No annual fee.

To an adjustable rate with the following formula for determining the new interest rate: Prime + 0%, Adjusts monthly on the 1st day of every month based on the Prime rate listed in the Wall Street Journal and rounded up to the next .25%, 10 days prior to the change date. No annual cap and a 18% lifetime cap. Annual fee of \$35.00.

WHEREAS, based on the modifications requested above, the current monthly payments of principal and interest are adjusted from \$167.00 to \$146.00 and the current ANNUAL PERCENTAGE RATE is adjusted from 10.50% to 8.25%, effective the 3rd day of May 1996.

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