

(all)

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AMENDMENT TO BALLOON NOTE AND MORTGAGE

This Amendment to Balloon Note and Mortgage is made as of this 9TH day of AUGUST, 1996, by and between CAROLYN D. HODGE ("Borrower") and St. Paul Federal Bank For Savings ("Lender").

WHEREAS, Lender made a loan to Borrower, which Loan is evidenced by that certain Balloon Note dated AUGUST 7, 1991 from Borrower to Lender in the amount of \$142,400.00 (the "Note"), and which Note is secured by that certain Mortgage from Borrower to Lender dated AUGUST 7, 1991 ("Mortgage") and recorded in the COOK County recorder's office on AUGUST 8, 1991 as Document No. 91403021 and rerecorded on May 3, 1996 as Document #96338331 on the property commonly known as 10 DIVISION STREET, OAK PARK, ILLINOIS, 60302, and more particularly described as follows:

SEE ATTACHED

25.00
12.00
a

WHEREAS, Lender and Borrower desire to amend the Balloon Note to change the interest rate payable under the Note, the amount of the monthly payment due thereunder, and the maturity date.

NOW THEREFORE, for and in consideration of the recitals set forth above which are hereby incorporated by reference and other consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

1. EFFECTIVE DATE

This Amendment and all modifications to the Note and Mortgage set forth herein shall be effective as of the date of execution hereof by Lender and Borrower, provided all conditions to the effectiveness hereof have been satisfied. All capitalized terms used herein and not otherwise defined shall have the meanings given them in the Note.

2. AMENDMENTS TO INTEREST RATE, MONTHLY PAYMENT AND MATURITY DATE

- a. The interest rate payable under the Note is hereby amended to be 8.625% per year.
- b. The monthly payment due under the Note is hereby amended to be \$1,097.88 with such payment to begin on OCTOBER 1, 1996.
- c. The Maturity Date is hereby amended to be SEPTEMBER 1, 2021

3. GENERAL PROVISIONS

a. All references to the "Note" in the Mortgage shall mean the Note as amended hereby and any and all further extensions, renewals and modifications of said Note. All references to the "Mortgage" in the Note shall mean the Mortgage as amended hereby and any and all further extensions, renewals and modifications of said Mortgage. This Amendment shall not prejudice any present or future rights, remedies, benefits or powers belonging or accruing to Lender under the terms of the Note and/or the Mortgage, as supplemented herein, and, in particular, and without limitation of the foregoing, Lender reserves all rights which it has against any guarantor or endorser of the Note and/or the Mortgage. Borrower agrees to pay to the order of Lender the full outstanding principal sum of the Note, as amended hereby, together with interest thereon at the rate set forth in the Note as amended hereby, in the same manner of payment of principal and interest as is set forth in the Note as amended herein.

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b. In the event of any conflict between the terms of the Note and/or the Mortgage and the provisions of this Amendment, the terms of this Amendment shall control. This Amendment shall be deemed to form part of the Note and/or the Mortgage, and except as specifically supplemented herein, the terms of the Note and/or the Mortgage shall remain unaffected and unchanged by reason of this Amendment. All of the grants, obligations, covenants, agreements, terms, provisions and conditions herein shall apply to, bind and inure to the benefit of the heirs, administrators, executors, legal representatives, successors and assigns of Borrower and the endorsees, transferees, successors and assigns of Lender. This Amendment may be executed in one or more counterparts, each of which shall, for all purposes, be deemed an original and all such counterparts, taken together, shall constitute one and the same instrument. This Amendment shall be governed by and construed in accordance with Illinois law.

WHEREFORE, the parties hereto have executed this Amendment as of the day and year set forth above.

LENDER

ST PAUL FEDERAL BANK FOR SAVINGS

By:

Helen Novicki
Helen Novicki
Vice President

Attest:

Catherine J. Boushay
Catherine J. Boushay
Assistant Secretary

BORROWER

Carolyn D. Hodge
CAROLYN D. HODGE

- DEPT-01 RECORDING \$25.00
- T#0012 TRAN 2676 10/28/96 10:39:00
- #8115 # CG *-96-820356
- COOK COUNTY RECORDER
- DEPT-10 PENALTY \$22.00

Given under my hand and notarial seal, this day of 1st DAY OF October, 1996.

Given under my hand and notarial seal, this 23rd day of Aug, 1996.

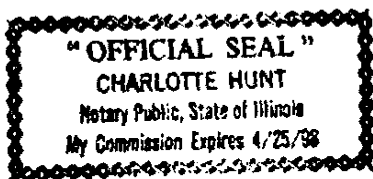
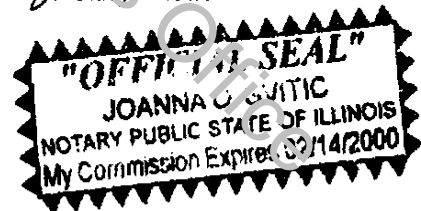
Charlotte Hunt
Notary Public

Joanna O. Switek
Notary Public

This instrument was prepared by:

TERESA J. TEUSCHLER

ST. PAUL FEDERAL BANK FOR SAVINGS
5440 NORTH CUMBERLAND AVENUE
CHICAGO, IL 60656



J:Balloon

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The land referred to in this policy is in the state of Illinois, County of Cook and is described as follows:

Dwelling Parcel 10 West Division: That part of Lots 11 through 15 both inclusive together with the South half of the East and West alley North of and adjoining South half of the East and West alley North of and adjoining Lots 11 through 15, both inclusive, lying East of the West line of Lot 15 extended North and West of the East line of Lot 11 extended North, taken as a single tract of land in Wassell and Bramberg and Company's Oak Park Home Addition, a subdivision of Lots 3 to 7 in Superior Court Commissioner Partition of the South half of the South 85 acres of the Northwest quarter of Section 5 and the South half of the East 17 acres of the South 85 acres of the Northeast quarter of Section 6, Township 39 North, Range 13 East of the Third Principal Meridian, bounded and described as follows: Commencing at the Southwest corner of said tract, thence North 90 degrees 00 minutes East, along the South line of said tract, 67.44 feet, to the place of beginning; thence continuing East along the last described course 55.88 feet; thence North 45 degrees, 7 minutes, 42 seconds West, 73.85 feet; thence South 0 degrees 00 minutes West, 55.63 feet to the place of beginning, all in Cook County, Illinois.

Garage Parcel "C", that part of Lots 11 through 15 both inclusive together with the South half of the East and West alley North of and adjoining Lots 11 through 15 both inclusive, lying East of the West line of Lot 15 extended North and West of the East line of Lot 11 extended North, taken as a single tract of land in Wassell and Bramberg and Co's Oak Park Home Addition, a subdivision of Lots 3 to 7 in Superior Court Commissioner partition of the South half of the South 85 acres of the Northwest quarter of Section 5, and the South half of the East 17 acres of the South 85 acres of the Northeast quarter of Section 6, Township 39 North, Range 13, East of the Third Principal Meridian, bounded as described as follows: Commencing at the Northeast corner of said tract, thence South 90 degrees, 00 minutes, 00 seconds west, along the North line of said tract 88.22 feet, thence South 0 degrees, 22 minutes, 20 seconds East, 25.24 feet, to the place of beginning, thence continuing South along last described course 11.76 feet, thence South 90 degrees, 00 minutes, 11 seconds West, 37.00 feet, to the West line of said tract, thence North 0 degrees, 22 minutes, 20 seconds West along said West line, 11.76 feet, thence North 90 degrees, 00 minutes, 00 seconds east, 37.00 feet, to the place of beginning, all in Cook County, Illinois.

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