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[ABOVE SPACE RESERVED FOR RECORDING]

8/7/97

Date

Fannie Mae Loan # 1660945447

Loan Number

FHA/VA/MI Case Number

1113605412

Mortgagor (or Trustor)

SCOTT, Earl and Cecelia

Property Address

15241 St. James Drive

Oakland Park, IL 60462



Agreement For Modification of Mortgage

This instrument prepared by, and after recording, return to:
AmerUs Mortgage
Attn: Beth Kaminski
1501 Woodfield Road, Suite 400 East
Schaumburg, IL 60173-4982
Phone: (847) 619-5852



Sys
P5
N NO
M Yes
LH

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15241 St. James Drive
Orland Park, IL 60462



Agreement For Modification of Mortgage

TO: Federal National Mortgage Association
or Government National Mortgage Association

The Trustor or Mortgagor identified above (herein referred to as the "Mortgagor") does hereby apply for a Modification of the payment of the above-numbered account covering an indebtedness owing from the Mortgagor to ("Modification")

Amerus Mortgage, Successor to Midland Financial Mortgage, Inc. (hereinafter referred to as the "Mortgagee"), evidenced by a note (or bond) and secured by a real property mortgage (or trust deed) (said note or bond and real property mortgage or trust deed are hereinafter referred to as the "Mortgage") and the Mortgagor represents and agrees as follows:

(1) Mortgagor is now the owner and holder of the real property encumbered by said Mortgage, recorded in the public records in the County of Cook, State of Illinois, in _____ book, _____ page _____, or document or file number 93800340. The real property is described in EXHIBIT A attached hereto.

(2) Under the terms of said Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of \$ 108,495.13, for principal, aggregating a total sum of \$ 108,495.13, for which amount the Mortgagor is indebted to the Mortgagee under said Mortgage, which is a valid lien, to which Mortgagor has no defenses, off-sets or counterclaims.

(3) Mortgagor hereby deposits with the Mortgagee the sum of \$ 40,000.00, which is to be applied upon the present balance due on the principal of said Mortgage, (including advances, if any), and the sum of \$ -0- which is to be applied upon the delinquent interest due upon said principal (and advances, if any); application of said deposited amounts is to be made as of the effective date of this modification which if not executed by Mortgagee, shall be returned to the Mortgagor.

(4) Mortgagor agrees the terms of said Mortgage are modified relative to the payment of said indebtedness by providing for payment of the balance of the principal, including any unpaid interest due thereon, (after the deposits aforementioned have been applied thereto), as follows: Said (total balance of \$ 68,495.13 is to be paid, with interest at the same rate per annum stipulated in the Mortgage, on the unpaid balance, in equal monthly installments of \$ 724.68 (exclusive of sums required to be deposited for the payment of taxes, insurance, etc.), the first of said installments shall become due and payable on the day of September 1, 1997, and the remaining installments, successively, on the day of each and every month thereafter, until said mortgage indebtedness is fully paid, except that if not sooner paid, the final payment of principal and interest shall be due and payable on the day of October 1, 2008 which is the present maturity date.

(5) Mortgagor agrees to make the payments as specified in paragraph (4) hereof and understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in said Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of said modified payments hereunder.

(b) All covenants, agreements, stipulations and conditions in said Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Mortgagor's obligations or liabilities under said Mortgage shall be diminished or released by any provisions hereof; nor shall this Agreement

(c) All costs and expenses incurred by Mortgagee in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by Mortgagor and shall be secured by said Mortgage.

(d) Mortgagor agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by the Mortgagee, shall bind and inure to the heirs, executors, administrators, and assigns of the Mortgagor.

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(6) For the purpose of inducing and influencing the Mortgagee to execute this Agreement, the undersigned represents of his or her own knowledge that the names of all owners or other persons having an interest in the mortgaged property are as follows:

Name

Earl Scott

cc, Cecelia Scott
Cecilia Scott

All such persons are of legal age, and none is under any legal disability, except as follows:

None

*Witnessed by:

PLEASE SEE ATTACHED PAGES (I) AND (II)
FOR SIGNATURES AND NOTARIAL
ACKNOWLEDGMENTS

Earl Scott (SEAL)

Cecilia Scott (SEAL)

cc, Cecilia Scott (SEAL)
Mortgagor

*Acknowledgement

Agreed to by:

AmerUs Mortgage

By _____

Date _____, 19____

PLEASE SEE ATTACHED PAGES (I) AND (II) FOR
SIGNATURES AND NOTARIAL ACKNOWLEDGMENTS

The undersigned, being obligated for the payment of the above-described Mortgage indebtedness, hereby consents to the execution of this Agreement between the Mortgagor therein described and the Mortgagee, and further consents to any modification or extension of the Mortgage by the Mortgagee under said Agreement.

*Witnessed by:

*The execution of this agreement should be witnessed and the appropriate acknowledgment clause should be added, if these are requirements under local law; also, this agreement should be filed for record, if required under local law or practice.

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BORROWERS PAGE

Date: September 4, 1997

BORROWERS WITNESSES:

Earl Scott
EARL SCOTT

William A. Heller

Cecelia Scott
CECELIA SCOTT

R. Galen

Borrower(s) Notarial Acknowledgment:

STATE OF ILLINOIS,

COUNTY SS:

On this 4th day of Sept., 1997, before me personally came EARL SCOTT AND CECELIA SCOTT to me known and known to me to be the individual(s) described in and executed the foregoing instrument, and duly acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My Commission Expires: 11-20-00

Dorothy J. Drogos
Notary Public

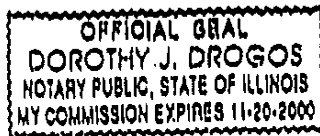


EXHIBIT A
Legal Description

LOT 231 IN ORLAND GOLF VIEW UNIT NO. 4, BEING A SUBDIVISION IN THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 27-14-213-005

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LENDERS PAGE

Date: September 26th 1997

AMERUS MORTGAGE

By: David R. Menker
Its David R. Menker
Senior Vice President

ATTEST: Sherril T. Kerr
By: Sherril T. Kerr
Its Sherril T. Kerr
Vice President/Treasurer

LENDERS WITNESSES:

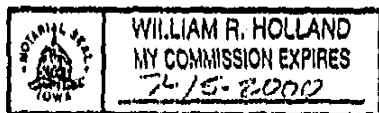
Trisha Wicks
Trisha Wicks
Johnita Lewis-Clark
Johnita Lewis-Clark

Lender's Notarial Acknowledgment:

STATE OF)
) ss.
COUNTY OF)

I, William Holland, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that David R. Menker personally known to me to be the (~~Assistant~~ ^{SENIOR}) (Vice) President of **AMERUS MORTGAGE, INC.**, an Iowa Corporation, and Sherril T. Kerr, personally known to me to be the (~~Assistant~~) (Vice) Secretary of said Corporation, whose names are subscribed to the within instrument, appeared before me this day in person and severally acknowledged that as such Authorized Officers, they signed and delivered the said Instrument of writing as Authorized Officers of said Corporation and caused the corporate seal of said Corporation to be thereunto affixed, as their free and voluntary act and deed and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 26th day of September, A.D. 1997.



William R. Holland
Notary Public

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