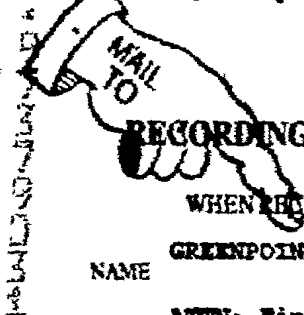


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RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

NAME **GREENPOINT MORTGAGE CORP.**

ATTN: Final Documentation
MAILING P.O. Box 37168
ADDRESS

CITY, STATE
ZIP CODE **Charlotte, NC 28237-7168**

PREPARED BY **LISA REGINELLI**

DEPT-01 RECORDING \$25.50
140001 TRAN 9261 05/29/97 15:08:00
#9054 + RH #-97-379031
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

SECURITY INSTRUMENT MODIFICATION AGREEMENT

THIS AGREEMENT is made as of the date indicated below by and between CYNTHIA KELLER

(herein "Borrower"), and GreenPoint Mortgage Corp., a corporation organized and existing under the laws of the State of NORTH CAROLINA, whose address is 5032 Parkway Plaza Boulevard, Building 8 PO BOX 37168 Charlotte, NC 28217

(herein "Lender"), for a modification with respect to that certain security instrument dated FEBRUARY 24, 1997, made by Borrower to GreenPoint Mortgage Corp., recorded in the public records of COOK County, State of ILLINOIS in Book/Volume/Liber _____, Page _____, as Document Number 27-141927, secured by property located at 5120 W GREENWOOD AVENUE SKOKIE, IL 60077

(herein "Property Address").

WHEREAS, Borrower is indebted to Lender under the security instrument (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 security instrument (mortgage/deed of trust/security deed) evidencing and securing such indebtedness are hereby modified as follows:

THIS MODIFICATION IS BEING EXECUTED TO CORRECT RATES ON RIDER IN PARAGRAPH (D) LIMITS ON INTEREST RATE CHANGES TO READ: TWELVE AND 1/2 (12.50%) ("MAXIMUM RATE") AND SIX 1/2 (6.50%) ("MINIMUM RATE").

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J.P.

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2. 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: _____

Cynthia Keller (Seal) _____ Date _____
 Borrower 1 **CYNTHIA KELLER**

 Borrower 2 _____ Date _____

 Borrower 3 _____ Date _____

 Borrower 4 _____ Date _____

 Borrower 5 _____ Date _____

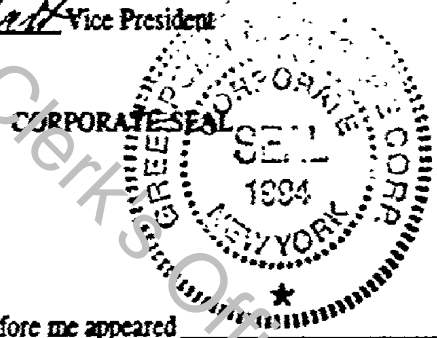
 Borrower 6 _____ Date _____

ATTEST:

By: Linda W Black
 Its: Assistant Secretary

By: Todd E Kramer
 Its: Notary Public Vice President

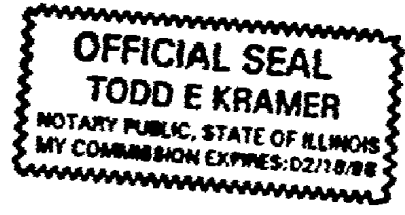
STATE OF ILLINOIS
 COUNTY OF COOK



On this 9th day of MAY, 19 97, before me appeared _____

CYNTHIA KELLER
 to me personally know to be the person(s) described in and 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.

Todd E Kramer
 Notary Public

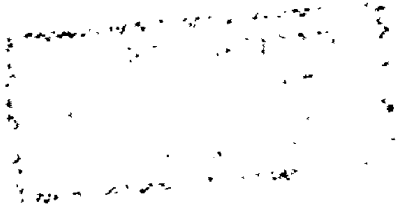


My commission expires: 2/16/98

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12/25/2016