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COOK COUNTY RECORDER

WORTH BANK AND TRUST
6825 WEST 11TH STREET
WORTH, ILLINOIS 60482

NOTE AND MORTGAGE LOAN MODIFICATION AGREEMENT

MODIFICATION AGREEMENT, MADE June 7, 1997, between WORTH BANK AND TRUST, (The Lender) of 6825 West 11th Street, Worth, Illinois, and Arthur Enns and Ruby M. Enns, husband and wife AND Arthur P. Enns and Ruby M. Enns as Co-Trustees of "Self-Declaration of Trust" dated 10/11/93 (The Borrowers) of 11411 S. Nashville Avenue, Worth, IL 60482.

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RECITALS

WHEREAS,

A. The Lender is the holder of a certain Note dated on June 7, 1995, and executed and delivered to the Lender by the Borrower on or about, June 7, 1995 in the amount of Thirty Six Thousand Seven Hundred and no/100 (\$36,700.00) DOLLARS (the Note); and

WHEREAS,

B. The Note is secured by a real estate mortgage dated June 7, 1993, and recorded June 25, 1993, as Document #: 93488580 in Cook County, State of Illinois, (The Mortgagee), on real property (the Mortgaged Premises) commonly known as 11411 S. Nashville, Worth, IL 60482, and legally described as follows:

LOT 15 IN BLOCK 9 IN RIDGELAND VILLAGE BEING A SUBDIVISION IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #24-19-233-002

C. The Borrower and Lender wish to modify certain terms of either the Note or the Mortgage, or both, without the necessity of rewriting the Note and/or the Mortgage and without affecting the obligations of the Borrower under the Note and Mortgage (except as set forth in this Modification Agreement).

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NOW, THEREFORE, in consideration of the mutual agreements herein contained and other good and valuable considerations, the Borrower and Lender agree as follows:

1. The Borrower and Lender acknowledge, that as of the date hereof, there is owing upon the Note and secured by the mortgage, the principal sum of Thirty Three Thousand Two Hundred Fifty and no/100 DOLLARS, with interest thereon from June 7, 1997.

2. As designated by the initials of the Borrower and by an "X" in the box adjacent, it is agreed that, as of the date hereof that those provisions of the Note or the Mortgage, or both, that pertain to the underlined language below shall be, and the same are, hereby modified and amended by the language set forth after the appropriate underlined portion which is acknowledged by the "X" and the Borrower's initials.

MODIFICATION OF TERMS OF THE NOTE:

- Interest Rate. The interest rate of _____)
per annum is adjusted to a rate of _____)
per annum on the remaining principal balance.
- Default Rate. The default rate after default or
acceleration shall be equal to _____)
per annum.
- Monthly Installment. The monthly payment shall be
effective _____, which will include monthly principal
payments of _____ and monthly interest payments for _____
payments.
- Maturity Date. The entire indebtedness including
principal, accrued interest and all other charges
evidenced by the Note, shall be due and payable on the
7th day of June, 1999. (Maturity Date).
- Date of Payment. The due date for the monthly payment
is changed from _____, 19____, to
_____, 19____, and on that same
day each month thereafter.
- No Prepayment Penalty.
- Late Payment Charge. A late payment charge (if
allowed) may be made in the amount of 5% (Percent) of the amount
of any payment received by Lender Ten (10) days after the due
date either set forth in the Note or as modified herein.

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MODIFICATION OF MORTGAGE TERMS:

_____ 0 Amount Secured The principal amount secured by the Mortgage is (increased) (reduced) to the amount of _____ (\$ _____) DOLLARS, plus interest as set forth in the Note or as modified by this Agreement.

MODIFICATION - OTHER

_____ 0 The Note or Mortgage, or both are additionally modified as follows or as modified herein:

3. The parties agree that the Note and the Mortgage, including such changes, modifications, and amendments as are herein contained, are in full force and effect with respect to each and every other term and provision thereof, and nothing herein contained shall in any way affect the lien of the Mortgage on the Mortgaged Premises. Nothing contained in this Modification Agreement shall impair the enforcement of the Note or the Mortgage or the security now held for the indebtedness thereunder, nor alter, or waive, annul, vary or effect any other provision, term, conditions, covenants, duties, obligations or remedies available under the Note and Mortgage therein, except as herein modified. It is the intention of the parties that the terms and provisions of all the original loan documents, including the Note and Mortgage, shall continue in full force and effect, together with those sections as modified by this Agreement.

4. If Borrower consists of two or more persons, the liability of such persons hereunder shall be joint and several.

5. This Agreement shall be binding upon the heirs, successors, and assigns with respect to the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

6. This Agreement is being executed by both individual and trustee since the record owner has changed from individual to trust since the original mortgage was recorded June 25, 1991.

For the purpose of this Agreement it is executed and effective as of the date of this Agreement set forth above.

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BORROWERS:

Co-Trustees

Arthur Enns
Arthur Enns
Individually

Arthur P. Enns
Arthur P. Enns
As Co-Trustee of "Self Declaration of Trust" dated 10/11/93

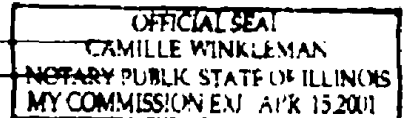
Ruby M. Enns
Ruby M. Enns
Individually

Ruby M. Enns
Ruby M. Enns
As Co-Trustee of "Self-Declaration of Trust" dated 10/11/93

STATE OF ILLINOIS)) SS:
COUNTY OF Cook

On this 30th day of May, 1997, before me a Notary Public in and for said County, personally appeared Arthur Enns and Ruby M. Enns and acknowledged the foregoing instrument on behalf of said bank.

Camille Winkelman
Notary Public
Cook County, IL
My Commission expires _____



Lender: WORTH BANK AND TRUST

Darlene Wasilowski
Darlene Wasilowski, Commercial Loan Rep.

STATE OF ILLINOIS)) SS:
COUNTY OF COOK

On this 30th day of May, 1997, before me a Notary Public in and for said County, personally appeared Darlene Wasilowski the Commercial Loan Rep. of WORTH BANK AND TRUST and acknowledged the foregoing instrument on behalf of said Bank.

Camille Winkelman
Notary Public
Cook County, IL
My Commission expires _____

THIS INSTRUMENT PREPARED BY:

Susan Toolan
6925 West 111th Street
North, Illinois 60482



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