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1998-03-30 11:22:39

MODIFICATION AGREEMENT

THIS AGREEMENT is made this 26th day of January, 1998 between Eugene Pace who is married to Carol Pace herein Borrowers, and **Norwest Mortgage, Inc.**, a California corporation, formerly known as Norwest Mortgage, Inc., a Minnesota corporation, by merger and name change, whose address is 405 S.W. 5th St., Des Moines, IA 50309-4603 (herein "Lender"), for a **Modification**, with respect to ADD THE VA RIDER TO THE MORTGAGE for the Mortgage dated NOVEMBER 25, 1996, secured by a mortgage or deed of trust of the same date, made by borrower to **Norwest Mortgage, Inc.**, recorded on the 6th day of DECEMBER, 1996 in the clerk's office of COOK County, as Document # 96-926413 secured by the following described property located in the County of COOK, State of ILLINOIS.

SEE ATTACHED LEGAL DESCRIPTION

which has the address of : 329 152nd Place
Calumet City, Illinois 60409

WHEREAS, Borrower is indebted to Lender under the mortgage/ deed of trust described above;

NOW THEREFORE, for and in consideration of the benefits flowing to each of the parties herefo, they do agree as follows:

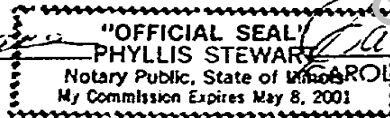
1. The terms of the Promissory Note and Mortgage/Deed of Trust evidencing and securing such indebtedness and hereby is modified as follows:

ADD THE VA RIDER TO THE MORTGAGE

2. This agreement is not binding, in whole or in part, on Lender until executed by Lender.

IN WITNESS THEREOF, THE parties have executed this Agreement on the Day and Year first written above.

EUGENE PACE



Carol Pace
for the sole purpose
of waiving homestead
rights)

25.00
22.00

47.00

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On this _____ day of _____, 1998, before me appeared EUGENE PACE AND CAROL PACE to me personally known to be the person described in and who executed the foregoing instrument as Borrowers and acknowledged that he executed the same as his free act and deed.

Phyllis Steward
Notary Public

My commission expires: *May 8th, 2001*

Borrowers information above this line

Norwest Mortgage, Inc.
(Lender)

By: *[Signature]*
Kristine A Garin
Title: Assistant Vice President

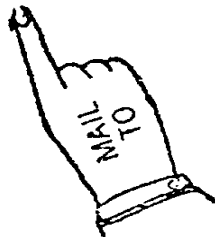
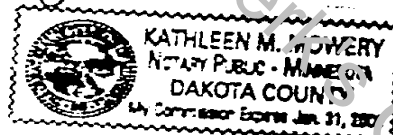
STATE OF MINNESOTA

COUNTY OF HENNEPIN

The foregoing instrument was acknowledged before me this 26th day of January, 1998 by Kristine A Garin Assistant Vice President of Norwest Mortgage, Inc., a California Corporation, on behalf of the corporation.

Kathleen M. Mowery

THIS INSTRUMENT DRAFTED BY:
LAURIE SHOWALTER
Norwest Mortgage, Inc.
3601 Minnesota Drive, Suite 200
Bloomington, MN 55435



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Legal Description

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LOT 12 (EXCEPT THE EAST 18 FEET THEREOF) ALL OF LOT 13 AND LOT 14 (EXCEPT THE WEST 18 FEET THEREOF) IN BLOCK 3 IN QUEALY'S SUBDIVISION OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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ATTACHED

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