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. DEPT-01 RECORDING \$25.50
. T#0011 TRAN 2123 05/05/99 15:06:00
. 42581 # TB #-99-432592
. COOK COUNTY RECORDER



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REFORMATION / AMENDMENT TO MORTGAGE

RECORDING REQUESTED BY:

FIRST FRANKLIN FINANCIAL
2150 NORTH FIRST ST.
SAN JOSE, CA 95131

Loan Number: 6424600

Date: February 9, 1999

THIS AGREEMENT is made effective the 7th of January, 1999, by between First Franklin Financial Corporation ("Lender") and Tomas Sanchez and Esperanza Valencia ("Borrowers"), whose mailing address is: 2907 West 38th Street, Chicago, Illinois 60632

RECITAL

a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$94,500.00 dated January 7, 1999 evidencing a loan in that sum made by Lender to Borrower(s).

b. The Note is secured by a Deed of Trust recorded in the Office of the County Recorder of Cook County on 1/11/99, as Instrument 99041201, against the real property commonly known as 2907 West 38th Street, Chicago, IL 60632 and legally described as:

Legal-Description as set forth in said recorded Mortgage

c. Lender and Borrower(s) desire to correct an error in the Deed of Trust securing the Note to Accurately reflect their original intent and agreement.

AGREEMENT

1. The Deed of Trust securing the Note is reformed and/or amended as follows:

- To correct the change date in section 4(A) of the ARM Rider from the first day of March, 2001 to the first day of February, 2001.

2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Deed of Trust which, except as reformed and/or amended by the Agreement are reaffirmed in full.

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Reformation/Amendment to Mortgage
Page 2

Tomas Sanchez 2/18/99
Tomas Sanchez Date

Esperanza Valencia 2/18/99
Esperanza Valencia Date

STATE OF ILLINOIS
COUNTY OF Kendall

On 2-18-99 before me Kayla R. Delabarca, personally
appeared Tomas Sanchez & Esperanza Valencia, personally
known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose
name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the
same in his/her/their authorized capacity(ies), and that by his/her/ their signature(s) on the instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature

Kayla R. Delabarca

PREPARED BY:

Paula Marcallino
First Franklin Financial Corp.
2150 N. First Street
San Jose, CA 95131



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99041201

Case No. E883272 of 14

Legal Description

Lot 3 in Block 1 in Wiley's Subdivision of Lots 6, 7 and the west 88 feet of Lot 8 in Superior Court Partition of the east 1/2 of the southwest 1/4 of Section 36, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Property Tax Number

16-36-318-017

Property Address: 2907 W 38th Street
Chicago, ILLINOIS 60632