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Cook County Recorder 43.50

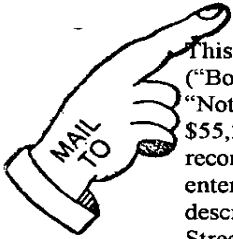


Return Recorded Document To:
HomeSide Lending Inc
Loss Mitigation Dept.
Attn: Phyllis Tuttle
7301 Baymeadows Way
Jacksonville, FL 32256
Loan # 19896099

US Recordings, Inc. (Space Above This Line for Recording Data)
222 E Little Canada Rd Ste 125
St. Paul, Mn 55117

04319665

**LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)**



This Loan Modification Agreement ("Agreement"), is effective August 23, 1999, Royce Campbell ("Borrower") and HomeSide Lending, Inc. ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated September 18, 1997, in the original principal sum of U.S. \$55,200.00, and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded on October 1, 1997 as Document Number 97-727504. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 236 West 110th Street, Chicago, IL. 60673. That real property described as follows:

Lot 33 and the West 1/2 of Lot 34 in Block 1 in Horton's Subdivision of the North 1/2 of Lot 58 and All of Lot 55 in School Trustee's Subdivision of Section 16, Township 37 North, Range 14, East of the Third Principal Meridian. In Cook County, Illinois.

P.I.N. #25-16-420-029 and 25-16-420-030

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of August 23, 1999, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$57,284.13, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 8.375%, from September 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$435.41 beginning on the 1st day of October 1999, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1, 2029 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments to HomeSide Lending, Attn: Cashiering, P.O. Box 44063, Jacksonville, FL. 32231-4063 or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

Handwritten initials: AW

13428000

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Cook County, Ill.

US Floortronics, Inc.
1825 F. White, Canada, Ill. 60140
312-491-1000

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- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by the Agreement.

By: *Royce D. Campbell*
 Royce D. Campbell

By: *Joel Bendron*
 JOEL BENDRON - Vice President-Lender

 (Space Below This Line for Acknowledgments)

**** NOTARY FOR BORROWER ****

STATE OF Illinois
 COUNTY OF Cook

On Sept 9th, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Royce D. Campbell, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is/are subscribed to be 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.
Maxine Johnson
 My commission Expires: Nov 25, 2000



STATE OF TEXAS
 COUNTY OF BEXAR

On September 14, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Joel Bendron, Vice President, of HomeSide Lending, Inc., personally known to me (or proved to me on the basis of satisfactory evidence), whose name is subscribed to be within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal
Jeanette Coyle
 My commission Expires: _____



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