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Cook County Recorder 27.00



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96-4306

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 20th day of January, 1999 between Sheila Clark ("Borrower") and Resource Bancshares Mortgage Group, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 12, 1997 (Date of Mortgage) filed in the Recorder's/Registrar's office of Cook County, on March 20, 1997 (Date of Recording), as Document Number 97193530; and assigned to Resource Bancshares Mortgage Group on April 21, 1997 as Document Number 97274288; and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 14845 Oak Street, Dolton, Illinois 60419, the real property described being set forth as follows:

LOT 18 IN BLOCK 8 IN CALUMET SIBLEY CENTER ADDITION, BEING A SUBDIVISION IN THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 29-10-221-018

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 January 1, 1999, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$56,002.64, 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% from January 1, 1999, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The borrower promises to make monthly payments of principal

ADVANTAGE TITLE COMPANY
One TransAm Plaza Drive, Suite 500
Oakbrook Terrace, IL 60181

RECORDING BOX 156

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IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County at Chicago, Illinois, this 1st day of January, 1911.

Property of Cook County Clerk's Office

Attest my hand and the seal of said County at Chicago, Illinois, this 1st day of January, 1911.

CLERK OF COOK COUNTY

CHIEF CLERK

DEPUTY CLERK

RECORDED

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and interest of \$410.93 beginning on February 1, 1999 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2029 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 7909 Parklane Road, Suite 150, Columbia, South Carolina 29223 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 note shall provide a period of not less than 30 days from the date the notice is delivered or mailed with 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 will also 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:

(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

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remain unchanged, and the Borrower and lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

 (SEAL)

RESOURCE BANCSHARES MORTGAGE GROUP

BY: Richard T. Martin, Vice President

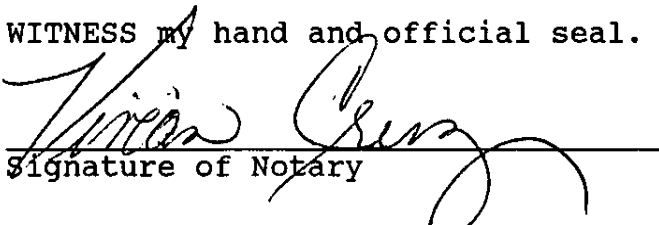
 (SEAL)
Sheila Clark

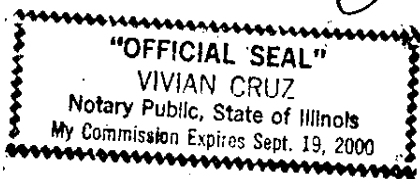
STATE OF ILL.)

COUNTY OF Cook)

On June 20, 1999, before me the undersigned, a Notary Public in and for said State, personally appeared Sheila Clark 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 of Notary



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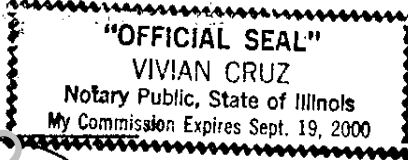
STATE OF ILL

COUNTY OF Cook

On January 20, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Shela Clark 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.

Vivian Cruz
Signature of Notary Public



FILE NO. 99-86

PREPARED BY AND RETURN TO:

Codilis & Associates, P.C.
7955 South Cass Avenue
Suite 114
Darien, IL 60561
(630) 241-4300

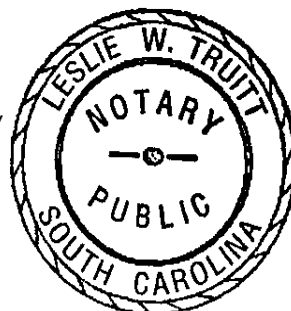
STATE OF South Carolina

COUNTY OF Richland

On January 25, 1999, before me the undersigned, a Notary Public in and for said State, personally appeared Richard T. Martin, Vice President of Resource Bancshares Mortgage Group, Inc. 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.

Leslie W. Truitt 8-4-2008
Signature of Notary



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