UNOFFICIAL COPS 64990 UNOFFICIAL COPS 64990 1 64990

1999-02-18 16:04:24

Cook County Recorder

27.50

9164900

NOTE AND MORTGAGE MODIFICATION AGREEMENT

-th			
THIS AGREEMEN" made and entered into this 27 day of			
January , 1999 by and between Robert F Kirby, a single man			
(hereinafter "Borrowers") and IBM Mid America Employees Federal			
Credit Union (hereinafter "Lender")			
WITNESSETH:			
WHEREAS, Borrowers have heretofore borrowed Two hundred twenty			
two thosuand four hundred and $00/100$ ths $\$222.400.00$) Dollars			
from Lender as evidenced by a Note dated September 27, 19 96 which			
was secured by a Mortgae of even date recorded on October 11 , 1996			
in Book of Mortgages on Page or as Document			
in Book of Mortgages on Page or as Document No. 96778978 in the office of the County Recorder in and for			
Cook County, Illinois (nareinafter referred to			
as the "Note" and "Mortgage" respectively); (nereinafter referred to			
See attached Schedule A			
0.			

AND WHEREAS, Borrowers and Lender wish to modify the Note and Mortgage in certain respects at this time;

NOW, THEREFORE, Borrowers and Lender agree as follows:

1. That the principal balance due and owing on said Note after the January 1, 19 99 payment has been made shall be Two hundred seventeen thousand six hundred seventy four and 91/100ths---(\$217,674.91)Dollars.

SAR HAND

UNOFFICIAL COPY 99164990 Page 2 of 4

2.	For and in consideration of the payment by Borrowers of		
	Five hundred and 00/100ths(\$500.00) Dollars representing modification fee of n/a		
	Dollars representing modification fee of n/a percent of the unpaid principal balance listed above,		
	receipt of which is hereby acknowledged by Lender,		
	Lender hereby agrees to modify the Note and Mortgage by		
	modifying the interest rate due thereunder to 5.99%		
	per cent per annum and the term thereunder to provide		
	for payment in full no later than January 1 20044.		
3.	That the principal balance listed above shall be		
	amortized over a period of thirty years thereby		
	modifying the monthly payment to One thousand three hundred		
	three and 68/100ths (\$1:303.68) Dollars commencing with the monthly payment due February 1 19 99.		
4	commencing with the monthly payment due <u>February 1</u> 19 99.		
4.	Except as otherwise modified above, the Note and		
ا سرعد	Mort Giges shall in all other respects remain in full		
	force and effect.		
	TO A Maria		
	X		
	Robert F Kirby		
	X		
	WWO ALD		
tate of Helling)			
ounty of) ss.			
ound, o			
The	foregoing instrument was acknowledged before me this		
7114 da	y of January, 1999, by Robert F Kirby		
<u>-</u> uu.	y or, 19, by kobert F kirby		
r-in -			
1000	sed-sed-descessory		
3	"OFFICIAL SEAL"		
	CHERYL LYNN JARM		
- vi	Notary Public, State of Illinois		
74	y Commission Expires 10/04/04 Q NOTARY PUDITIC / V// V		
10000	100000000000000000000000000000000000000		

UNOFFICIAL COPY

SCHEDULE A

UNIT 1541-F IN HENDERSON SQUARE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 9 TO 18 BOTH INCLUSIVE, AND LOTS 29 TO 37 AND WEST 9 FEET OF LOTS 38 BOTH INCLUSIVE, IN BLOCK 1 OF SICKEL AND HUFMEYER'S SUBDIVISION OF THE SOUTH 1 OF THE NORTH 1 OF THE SOUTHWEST 1 OF THE SOUTHWEST 1 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

ALL THAT PART OF THE EAST AND WEST 16 FOOT VACATED ALLEY LYING SOUTH OF AND ADJOINING THE SOUTH LINE OF LOTS 9 TO 18, BOTH INCLUSIVE, LYING NORTH OF AND ADJOINING THE NORTH LINE OF LOTS 25 TO 38, BOTH INCLUSIVE, AND LYING WEST OF AND ADJOINING THE WEST LINE OF THE EAST 16 FEET OF SAID LOT 38 PRODUCED NORTH 16 FEET, IN BLOCK 1 OF SICKEL AND HUFMEYER'S SUBDIVISION OF THE SOUTH 12 OF THE NORTH 12 OF THE SOUTHWEST 12 OF THE SOUTHWEST 13 OF THE SOUTHWEST 14 OF THE SOUTHWEST 14 OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

THE EAST ½ OF THE NORTH SOUTH VACATED ALLEY IN BLOCK 1 OF SICKEL AND HUFMEYER'S SUBDIVISION, LYING EAST OF AND ADJACENT TO LOTS 19 THROUGH 28, IN SAID BLOCK 1 ALL IN THE SOUTH ½ OF THE NORTH ½ OF THE SOUTHWEST ½ OF THE SOUTHWEST ½ OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 95491093, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

COMMONLY KNOW AS: 1541 WEST HENDERSON, UNIT F

PERMANENT INDEX NUMBER: 14-20-320-034-0000 PERMANENT INDEX NUMBER: 14-20-320-043-0000 PERMANENT INDEX NUMBER: 14-20-320-044-0000

UNOFFICIAL COPY

IBM MID AMERICA EMPLOYEES

	FEDERAL CREDIT UNION
٠.	By: sta Mushy
	Its Mortgage Servicing Representative
= SE, The second se	By: Michae Pornice
	Its Mortgage Servicing Manager
State Of Minnesota)	
County of Olmsted) ss.	
The foregoing instrument was	acknowledged before me this
4th day of February , 1	19_99_, by Rita Murphy
and Michael Zenner the Mor	tgage Servicing Representative and
Mortgage Servicing Manager	respectively of the IBM Mid
America Employees Federal Credit	Union, and United States
Corporation, on behalf of said Co	rporation.
(Co.1)	4h.
(Seal)	
BONNIE & DOUTY INDINITY PUBLIC - MANNESOTA My Commission Express 1/31/2000	Notary Public

This document was prepared by: IBM Mid America Employees Federal Credit Union, 4001 West River Parkway, Rochester, MN 55901.

UNOFFICIAL COPY

ALI COUNTRICA LIVER OF DE LIVE OF DE LIVER OF DE LIVER

