Prepared by and Recording Request at y Mary Jensen of Long Beach Nige at 1100 Town & Country #900, Orange, CA 32868 1/016 21 001 Page 1 of 1999-03-03 16:31:31 When Recorded Mail To:
Nationwide Recording Service -LB-ADM
17352 Daimler #200, Irvine, CA 92614 Cook County Recorder 51.50 MK

Space Above This Line For Recorder's Use

Loan No. 7670854-30328

MODIFICATION AGREEMENT
THIS AGREEMENT made on 06/24/98 , by and between LONG BEACH MORTGAGE COMPANY herein designated as the BENEFICIARY and SU VAN TRUONG NGA THI KIEU
WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower(s) in the total amount of \$ 146,900.00 , dated June 24, 1998, which Note is secured by Deed of Trust dated 7-17-98, recorded in the Office of the County Recorder of COOK County, as Instrument Number 99.600 of official records of said County.
County, as Instrument Number 98623775 on 7-17-98 of official records of said County.
NOW THEREFORE, for value received, the parties hereto modify the above referenced of Trust and/or Ridge and/or Truth-in-Lending Disclosure as follows:
THIS MODIFICATION IN BEING EXECUTED TO ATTACH PAGE 2 (TWO) OF THE ADJUSTABLE RATE NOTE.
SEE ATTACHED LEGAL DESCRIPTION & PIN#
Nothing herein contained in any manner whats over, alter, amend, modify or changed any other terms or conditions of the above referenced Note and/or Deed of Trust and/or Rider and/or Truth-in-Lending Disclosure except as to the Modification described above, not shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; ill rights of the beneficiary shall be and shall remain in full force as though the Modification had been originally specified in the original Note and/or Deed of Trust.
BORROWERS: LONG BEACH MORTGAGE COMPANY
A LE AWARE CORDOR ATION
SU VAN TRUONG
By: What is a second of the se
SENIOR VICE TRESIDENT LONG BEACH HOPTGAGE
Man Man Con In Man Con
CATHY POWERS
VICE PRESIDENT LONG BEACH MORTGAGE
State of IUINOS
County of Cook On it/5/98 , before me Su VAN. TRUCKE , personally appeared
and MA THI ICIE 4
, 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 this Modification Agreement.
Subscribed and sworn before me
"OFFICIAL SEAL" SEAL"
SHARA NGAN VI NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 5/31/2000
Notan Public

Notary Public

MODAG (07/22/97) PC DB294

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Opening Clery's On

UNOFFICIAL COPY

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California)
County of UKANGE	ss.
1.11 1909	Music 4 Parcel
On Date Date,	Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared RMETE	195TRIDE WILL POUTERS
portionally appeared 227177	Namè(s) of Signer(s)
	Epersonally known to me
	proved to me on the basis of satisfactory
	evidence
	to be the person(s) whose name(s) is/are
MARK W. PEACH	subscribed to the within instrument and
Covarission # 1168090	acknowledged to me that he/she/they executed
Notes Fublic - California	the same in his/her/their authorized
Orange County My Comm. Euro Jan 8, 2007	capacity(ies), and that by his/her/thei
My Comm. Expression 10	
	the entity upon behalf of which the person(s)
0	acted, executed the instrument.
C	WITNESS my hand and official seal.
	00/10
	Mark W lack
Place Notary Seal Above	Signature of Notary Public
	OPTIONAL -
	y law, it may prove val שלשנ to persons relying on the document
and could prevent fraudulent remova	al and reattachment of this form to another document.
Description of Attached Document	~ 7/70051
Description of Attached Document Title or Type of Document:	20 76 70 2 T
D	Number of Puro
Document Date:	Number of Pages.
Signer(s) Other Than Named Above:	(),
	1%
Capacity(ies) Claimed by Signer	(C ₂
Signer's Name:	RIGHT THU (DERINT OF SIGNER
□ Individual	Top of thumb here
☐ Corporate Officer — Title(s):	
 □ Partner — □ Limited □ General □ Attorney in Fact 	
☐ Trustee	
☐ Guardian or Conservator	
□ Other:	
Signer Is Representing:	

The Note Holder will then determine the amount of the northly payment that yould be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes 99206392 Page

The interest rate I am required to pay at the first Change Date will not be greater than

10.990 % or less
than

9.990 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date
by more than

One percentage point(s) (1.000 %)
from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than

15.990 % or less than 9.990

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S NIGHT TO PREPAY

I have the right to nake payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

If I make a partial p ep yment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial prepayment may reduce the amount of my monthly payments after the first Change Date following my partial prepayment.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to true. If a refund reduces principal, the reduction will be treated as a partial prepayment.

7. ... BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(R) Defoult

If I do not pay the full amount of each monthly payment on the date it is due, I will be in diffault.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the everdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least days 30 after the date on which the notice is delivered or mailed to me.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

MULTISTATE ADJUSTABLE RATE NOTE-LIBOR INDEX

4140264 (9611)

Initiala:

98623775

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99206392 Page 4 of LOT 5 IN CLARK STREET LODITION TO EDGEWATER, BEING A SUBDIVISION OF THAT PART OF THE SCUTHWEST I/4 OF THE SOUTHWEST 1/4 (EXCEPT THE SOUTH 43 RODS AND EXCEPT THAT PART WEST OF CLARK STREET) IN SECTION 5, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,

PIN #: 14-05-316-066, VOLUME 473.

Property of Cook County Clerk's Office