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LOAN MODIFICATION AGREEMENT - GIVEN TO CORRECT DOCUMENT NO. 3607250

**RIDER TO STATE OF ILLINOIS
MORTGAGE HUD-92116M (10/85)**

This rider attached to and made part of the Mortgage between

JIMMY ODOM, AND CAMILOUIS ODOM, HIS WIFE

Mortgagor, and HERITAGE MORTGAGE COMPANY

Mortgagee.

dated, APRIL 10, 1987 revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgage is amended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and
- (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together, and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:
 - (i) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
 - (ii) interest on the note secured hereby; and
 - (iii) amortization of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment, shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4c) for each dollar (\$) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

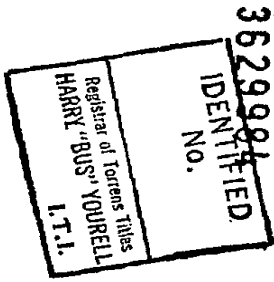
If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, or shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

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CLERK OF COOK COUNTY
OFFICE OF THE CLERK



INTERCOUNTY TITLE CO. OF ILLINOIS
120 WEST MADISON
CHICAGO, ILLINOIS 60602

BOX 97

5115522

Property of Cook County Clerk's Office

MAIL TO AND
PREPARED BY: JOHN P. STANISH, PRESIDENT
HERITAGE MORTGAGE COMPANY
1000 East 111th Street
Chicago, Illinois 60628

ADDRESS: 6729 SOUTH ST. LAWRENCE
CHICAGO, ILLINOIS 60621
PTN: 20-22-403-011, VOL. 159
H.C.O. 6/29/72

THE SOUTH 11 FEET OF LOT 16, ALL OF LOT 17 IN BLOCK 2 IN HAYR'S SUBDIVISION
OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF
SECTION 22, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN
COOK COUNTY, ILLINOIS.

Camille Odom
CAMILLOUIS ODOM

Jimmy Odom
JIMMY ODOM

2 Page 2, the penultimate paragraph is amended to add the following sentence
This option may not be exercised by the Mortgagee when the mortgagee for insurance
under the National Housing Act is due to the Mortgagee's failure to remit the mortgage
insurance premium to the Department of Housing and Urban Development.
Dated as of the date of the mortgage referred to herein.