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THANK YOU
SINCERELY,
W. J. Lyons
EXECUTIVE SAMPLES AT
POST CLOSING/SHIPPING
AND REVIEW/LOAN DOC
CONTROL

IF YOU HAVE ANY QUESTIONS YOU MAY CONTACT ME AT
813-381-2280.

IN REFERENCE TO THE ABOVE CAPTIONED LOAN, CONSENT IS
HEREBY GIVEN TO RECORD THE MODIFICATION TO THE MORTGAGE
FOR THE PURPOSE OF CORRECTING THE INTEREST RATE CHANGE
DATE FROM OCTOBER, 1990 TO NOVEMBER, 1990.

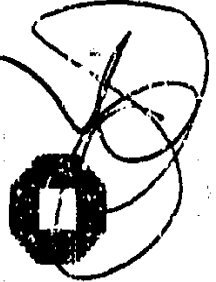
DEAR MR. LAFAIRE:

RE: JOHNSON, CLIFFORD E. JR. AND KATHLEEN A.
CHMC#: 2880681
LYONS #: 29703
PERMANENT INDEX #: 04-10-120-006

INTERCOUNTRY TITLE COMPANY
120 W. MADISON STREET SUITE 400
CHICAGO, ILLINOIS 60602
ATTENTION: MR. JOHN LAFAIRE

JUNE 18, 1989

CHASE



Chase Home Mortgage Corporation
A Chase Manhattan Affiliate
3450 W. Busch Boulevard, Suite 300
Tampa, Florida 33618

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CONVERTIBLE ARM RIDER
(3 Year Index - No Payment Cap)

SEE EXHIBIT A FOR LEGAL DESCRIPTION, MADE A PART OF THE RECORDING OF THIS DOCUMENT.

THIS CONVERTIBLE ARM RIDER is made this 21ST day of OCTOBER 19 87, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to LYONS MORTGAGE CORP (the "Lender") of the same date and covering the property described in the Security Instrument and located at: 1979 INGLE ROAD, NORTHBROOK, IL 60062

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. IF THE INTEREST RATE INCREASES, BORROWER'S MONTHLY PAYMENTS WILL BE HIGHER. IF THE INTEREST RATE DECREASES, BORROWER'S MONTHLY PAYMENTS WILL BE LOWER. ON THE CHANGE DATES SPECIFIED BELOW, BORROWER MAY CONVERT THE ADJUSTABLE RATE LOAN TO A FIXED RATE LOAN.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 8.750%. Section 4 of the Note provides for changes in the interest rate and monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of NOVEMBER OCTOBER 19 90, and on that day every 36th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of three years, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding 2.500 percentage points (2.500%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4 (D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the principal 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.

Legal follows with consent letter attached

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The interest rate I am required to pay at the first Change Date will not be greater than 10.750 % or less than 6.750 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding 36 months. My interest rate will never be greater than 14.750 % or less than 2.750 %.

(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.

8. CONVERSION TO FIXED INTEREST RATE

Section 5 of the Note provides the Borrower an option to convert the adjustable rate loan into a fixed interest rate loan as follows:

5. FIXED INTEREST RATE OPTION

(A) Option to Convert to Fixed Rate

I have a Conversion Option which I can exercise unless I am in default or this Section 5A will not permit me to do so. The "Conversion Option" is my option to convert the interest rate I am required to pay by this Note from an adjustable rate to a fixed rate.

The conversion can only take place on the first or second Change Date. Each Change Date on which my interest rate can convert from an adjustable rate to a fixed rate also is called the "Conversion Date." I can convert my interest rate only on one of these two Conversion Dates.

If I want to exercise the Conversion Option, I must first meet certain conditions. Those conditions are that: (i) I must give the Note Holder notice that I am doing so at least 15 days before the next Conversion Date; (ii) on the Conversion Date, I am not in default under the Note or the Security Instrument; (iii) by the Conversion Date, I must pay the Note Holder a conversion fee equal to one percent (1.0%) of the unpaid principal I am expected to owe on that Conversion Date plus U.S. \$250.00; and (iv) I must sign and give the Note Holder any documents the Note Holder requires to effect the conversion.

(B) Calculation of Fixed Rate

My new, fixed interest rate will be equal to the Federal National Mortgage Association's required net yield for: (i) if the original term of this Note is greater than 15 years, 30-year fixed rate mortgages covered by applicable 30-day mandatory delivery commitments in effect as of the date 45 days before the Conversion Date, plus five-eighths of one percent (0.625%), or (ii) if the original term of this Note is 15 years or less, 15-year fixed rate mortgages covered by applicable 30-day mandatory delivery commitments in effect as of the date 45 days before the Conversion Date, plus five-eighths of one percent (0.625%). If this required net yield cannot be determined because the applicable commitments are not available, the Note Holder will determine my interest rate by using a comparable commitment that is available on such date.

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(C) Determination of New Payment Amount

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the maturity date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the maturity date.

C. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

(A) Until I exercise my Conversion Option under the conditions stated in Section 5 of the Note, Uniform Covenant 17 shall be as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give 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 Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) If I exercise my Conversion Option under the conditions stated in Section 5 of the Note, Uniform Covenant 17 described in (A) above shall then cease to be in effect, and Uniform Covenant 17 shall instead be as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Convertible ARM Rider.

Clifford E. Kuhlman, Jr.
CLIFFORD E. KUHLMAN, JR. BORROWER

Kathleen A. Kuhlman
KATHLEEN A. KUHLMAN BORROWER

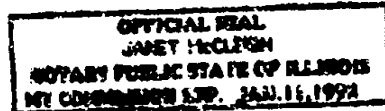
STATE OF ILLINOIS
COUNTY OF MCHENRY

I, JANET MCCLEISH, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, DO HEREBY CERTIFY THAT CLIFFORD E. KUHLMAN, JR. AND KATHLEEN A. KUHLMAN, HUSBAND AND WIFE, PERSONALLY KNOWN TO ME TO BE THE SAME PERSON(S) WHOSE NAME(S) ARE SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON, AND ACKNOWLEDGED THAT THEY SIGNED AND DELIVERED THE SAID INSTRUMENT AS THEIR FREE AND VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 12th DAY OF JUNE, 1989.

My Commission expires: 1/11/92

Janet McCleish
NOTARY PUBLIC



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LOT 22, IN NORTHBROOK ESTATES UNIT NO. 5, A SUBDIVISION IN SECTIONS 9 AND 10, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON OCTOBER 13, 1955, A DOCUMENT NUMBER 1627188 AND CERTIFICATE OF CORRECTION THEREOF REGISTERED ON MARCH 22, 1956, AS DOCUMENT NUMBER 1658783.

PERMANENT INDEX NO.: 04 10 120 006, VOLUME NO.: 131

PROPERTY ADDRESS: 1979 DUNDEE ROAD
NORTHBROOK, IL 60062

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CAROL MOSELEY BRAUN
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ILLINOIS STATE ARCHIVES
CHICAGO, ILLINOIS 60604

CURTIS