



Community Bank Wheaton/Glen Ellyn
357 Roosevelt Road
Glen Ellyn, IL 60137
708-545-0900 (Lender)

H20043775

ore

MODIFICATION AND EXTENSION OF MORTGAGE

GRANTOR		BORROWER	
Stephen R. Flaim Jeanne Flaim		Stephen R. Flaim Jeanne Flaim	
ADDRESS		ADDRESS	
1125 Waterford Green Pointe Marietta, Ga 30068		1125 Waterford Green Pointe Marietta, Ga 30068	
TELEPHONE NO.	IDENTIFICATION NO.	TELEPHONE NO.	IDENTIFICATION NO.

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 1ST day of AUGUST, 2000 is executed by and between the parties indicated below and Lender.

A. On AUGUST 1, 1995, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of FIFTY THOUSAND AND NO/100 Dollars (\$ 50,000.00), which

Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of Lender covering the real property described on Schedule A below ("Property") and recorded in Book _____ at Page _____ Filing date OCTOBER 6, 1995 as Document No. 95680749 in the records of the Recorder's (Registrar's) Office of Cook County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated n/a executed by Grantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".

B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the Mortgage. The parties agree as follows:

- (1) The maturity date of the Note is extended to AUGUST 1, 2005, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
- (2) The parties acknowledge and agree that, as of AUGUST 1, 2000, the unpaid principal balance due under the Note was \$ 48,489.69, and the accrued and unpaid interest on that date was \$ n/a.
- (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below.
- (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified.
- (5) Borrower, Grantor and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
- (6) The Mortgage is further modified as follows:
This Modification & Extension extends the maturity date to 08/01/05.
Changes the interest rate from a variable rate of Prime plus 1/2% to Prime.
Changes the maximum interest from 18% to 15%.

Handwritten initials/signature

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SCHEDULE A

LOT 15 IN BLOCK 20, IN HANOVER HIGHLANDS UNIT NO. THREE, VILLAGE OF HANOVER PARK, COOK COUNTY, ILLINOIS, A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MAY 19, 1964 AS DOCUMENT NUMBER 2150586.

00830706

Address of Real Property: 631 Meadow Brook
Hanover Park, IL 60103

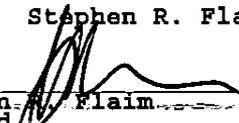
Permanent Index No.(s): 07-31-215-015

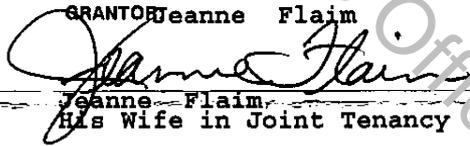
SCHEDULE B

NONE

GRANTOR: Stephen R. Flaim

GRANTOR: Jeanne Flaim


Stephen R. Flaim
Husband


Jeanne Flaim
His Wife in Joint Tenancy

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

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00830706

BORROWER:

BORROWER:

Stephen R. Flaim

Jeanne Flaim

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BORROWER:

GUARANTOR:

GUARANTOR:

GUARANTOR:

GUARANTOR:

LENDER: Community Bank Wheaton/Glen Ellyn

Mark S. Daniels
Senior Vice President

State of ILLINOIS)
County of DU PAGE) SS.

State of ILLINOIS)
County of DU PAGE) SS.

I, THE FOLLOWING a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that STEPHEN R & JEANNE FLAIM 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, sealed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this DATE by MARK S. DANIELS as SENIOR VICE PRESIDENT on behalf of the COMMUNITY BANK WHEATON/GLEN ELLYN

Given under my hand and official seal, this 1ST day of AUGUST, 2000

Given under my hand and official seal, this 1ST day of AUGUST, 2000

Notary Public
"OFFICIAL SEAL"
DARLENE HAMMERSCHMIDT
Notary Public, State of Illinois
My Commission Exp. 05/27/2002

Notary Public
"OFFICIAL SEAL"
DARLENE HAMMERSCHMIDT
Notary Public, State of Illinois
My Commission Exp. 05/27/2002

Prepared by and return to: Community Bank Wheaton/Glen Ellyn, 357 Roosevelt, Glen Ellyn, IL 60137

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