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Cook County Recorder

25.50



MODIFICATION AGREEMENT

LOAN NO. 01-74740484

This agreement made this the 6th day of NOVEMBER 2000, by and between the Mortgagee, LIBERTY FEDERAL BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) EDWARD R. ECKHAUS, DIVORCED AND NOT SINCE REMAPRIED representing himself to be the owner(s) of the real estate hereinafter and in said mortgage described.

UNIT 412 IN THE 333 SOUTH EPST AVENUE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 8, 9 AND 10 IN BALLARD'S SUBDIVISION OF BLOCK 1 (EXCEPT THE NORTH 50 FEET THEREOF) IN OGDEN AND JONES SUBDIVISION OF THE SOUTH WEST ¼ OF THE SOUTH EAST ¼ CF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 24982682 TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

WITNESSETH:

REI TITLE SERVICES # 2882915

WHEREAS, the Mortgage(s) heretofore-executed a certain mortgage dated APRIL 25, 1997 and recorded APRIL 30, 1997 in the recorder's office of COOK County, Illinois as Document Number 97300512, conveying to LIBERTY FEDERAL BANK, as mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated APRIL 25, 1997 in the amount of ELEVEN THOUSAND TWO HUNDRED AND NO/100 (\$11,200.00).

The premises mentioned in said mortgage are legally described as follows:

COMMONLY KNOWN AS:

333 S EAST AVE #412 OAK PARK, IL 60302

PERMANENT TAX ID NO.:

16-07-414-027-1036

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in this out IIII III I.C. ប្រាស់ នៅរដ្ឋមានសម្រាប់ ពេទ្ធ WHEREAS, there now is a credit limit available up to the maximum amount of TWENTY-ONE THOUSAND FOUR HUNDRED AND NO/100 (\$21,400.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated the 15th DAY MAY 2004.

AND KNOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified altered and amended in a manner so that EDWARD R. ECKHAUS hereby agrees to pay LIBERTY FEDERAL BANK, its successors and assigns, the amount remaining unraid on said mortgage indebtedness up to the maximum credit limit in the amount of TWENTY-ONE THOUSAND FOUR HUNDRED AND NO/100 (\$21,400.00), with increst calculated on the outstanding balance at the rate of Prime minus 50% for the remaining term of the loan as was stated in the original Promissory Note dated APRIL 25, 1997. Payments are due on the 15th of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 15th DAY OF MAY 2004.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above.

EDWARD R. ECKHAUS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that EDWARD R. ECKHAUS are 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 therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, the 6TH Day of NOVEMBER 2000.

My Commission Expire:

"OFFICIAL SEAL" MARILYN F. SCHLESINGER

Notary Public, State of Illinois My Commission Exp. 08/07/2002 LIBERTY FEDERAL BANK

STEVE CANNISTRA, VICE PRESIDENT

MARK F. METZKEF, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notar public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT STEVE CANNISTRA, is personally known to me to be the VICE PRESIDENT of LIBERTY FEDERAL BANK, and MARK F. METZGER personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me the day in person and severely acknowledge that such VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as VICE PRESIDENT and ASSISTANT VICE PRESIDENT of said Corporation, and caused the corporation seal of said Corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, the uses and purposes therein set forth.

Given under my hand and notarized the 6TH Day of NOVEMBER 2000.

NOTARY PUBLIC

MARTIN WILLIAM LOTZ Notary Public, State of Illinois My Commission Empires 5-12-2002

THIS INSTRUMENT WAS PREPARED BY: LIBERTY FEDERAL BANK ONE GRANT SQUARE, P.O. BOX 386 HINSDALE, IL 60521