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Cook County Recorder 25.50

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE



MID AMERICA BANK, fsb.
SECOND LOAN MODIFICATION AGREEMENT

Loan Number: 0663612353

Modification Fee: \$950.00

Purpose of Modification:

TO MODIFY INTEREST RATE FROM 8.125% TO 6.625%; TO MODIFY THE PRINCIPAL AND INTEREST FROM \$784.33 TO \$803.15; TO MODIFY THE ORIGINAL MORTGAGE TO PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF \$8344.99.

This Second Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 15TH day of FEBRUARY, 2001 by and between Mid America Bank, fsb. of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank, and hereinafter referred to as ("MidAmerica") and MICHAEL YEDINAK, AS UNMARRIED PERSON

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 3646 N WHIPPLE ST CHICAGO, IL 60618 and legally described as follows:

LOT 4 IN STEMKE AND BLAUS RESUBDIVISION ON LOTS 22 TO 36 BOTH INCLUSIVE IN JOSEPH HOPPS SUBDIVISION OF PART OF 5 TO 8 IN THE SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 1324126020

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of SIXTY FIVE THOUSAND AND NO/100 Dollars (\$65,000.00) evidenced by a ("Note") and Mortgage both dated JUNE 22, 1993, said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 93530177 and said Note and Mortgage are incorporated into and made a part of this Modification;

WHEREAS, a loan modification was previously entered into by and between MidAmerica and Borrowers evidenced by a Loan Modification Agreement dated March 19, 1998 (hereinafter referred to as "First Modification");

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note, Mortgage and First Modification of said indebtedness;

NOW THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is Seventy-one Thousand Six Hundred Fifty-five and 01/100 dollars (\$71,655.01).

The Note and Mortgage dated June 22, 1993 shall be modified to provide for an additional advance of funds not to exceed the amount of Eight Thousand Three Hundred Forty-four and 99/100 dollars (\$8344.99).

Mid America will fund an Additional Advance of Eight Thousand Three Hundred Forty-four and 99/100 dollars (\$8344.99) which shall increase the unpaid principal balance of said indebtedness to Eighty Thousand and 00/100 dollars (\$80,000.00).

The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest) and Section 3 (Payments) of the Note as follows:

As of February 1, 2001, the modified interest rate the Borrowers are required to pay will be 6.625%.

This modified interest rate will remain constant for the remaining term of the loan. The principal and interest payment based on the rate indicated above will be \$803.15. The Borrowers shall make the new modified payments on the first day of each month beginning on March 1, 2001.

It is agreed that all sums owed under the Note will be paid no later than March 1, 2013 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed March 1, 2013. To the extent the terms, conditions and provisions of this Modification differ from or are inconsistent with the Note, Mortgage or other Loan Documents executed by the Borrowers, the terms, conditions and provisions of this Modification shall control and govern.

In all respects, said Note, Mortgage and First Modification shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all of the obligations of said Mortgage contract, as herein revised.

Executed, sealed and delivered this 15th day of February, 2001.

BORROWER(S)

By: Michael Yedinak By: _____
MICHAEL YEDINAK

By: _____ By: _____

STATE OF ILLINOIS)
)SS
COUNTY OF)

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that

MICHAEL YEDINAK

whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that he signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.

Signature: _____

Name (Typed or Printed)

My Commission Expires: _____

LENDER:

MID AMERICA BANK, fsb.:

Karen Menza _____ AKS _____

STATE OF ILLINOIS)
)SS
COUNTY OF)

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that

Karen Menza, personally known to me to be the _____
Vice President of Mid America Bank, fsb., a national banking corporation and
Race Rose, the Ass. Secretary of said corporation and
personally known to me to be the same persons whose names are subscribed to the foregoing instrument,
appeared before me this day in person and severally acknowledged that as such _____ Vice President and
Asst. Secretary they signed and delivered the said instrument as the _____ Vice President and Asst.
Secretary of said corporation and caused the corporate 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, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND SEAL THIS 5TH DAY OF MARCH, 2001

[Signature]
Notary Public

"OFFICIAL SEAL"
DAWN M. ROBERTSON
Notary Public, State of Illinois
My Commission Expires 4-22-2003

My Commission Expires: 4/22/03

THIS INSTRUMENT PREPARED BY
Kenneth Koranda, President
Mid America Bank, fsb.
1823 Centre Point Circle, P.O. Box 3142
Naperville, Illinois 60566-7142

WHEN RECORDED RETURN TO:
Mid America Bank, fsb.
1823 Centre Point Circle
P.O. Box 3142
Naperville, Illinois 60566-7142

