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7337/0013 80 002 Page 1 of 2002-01-11 09:54:41 Cook County Recorder 25.00

Modification and Extension Agreement Loan No. 11215260.

Whereas, the First State Bank and Trust Company of Palos Hills loaned First State Bank and Trust Company of Palos Hills, now known as Family Bank and Trust Company, a corporation of Illinois, not personally but as Trustee under provisions of a Deed or Deeds in Trust duly recorded and delivered to said Bank in pursuance of Trust Agreements dated 10/15/96 and

COOK COUNTY RECORDER

EUGENE "GENE" MOORE BRIDGEVIEW OFFICE known as Trust nos. <u>1-269 and 1-270.</u>

The sum of Two Hundred Seventy Five Thousand and no/100 (\$275,000.00) as evidenced by a note and mortgage (trust deed) executed and delivered on $\frac{10/25/96}{2}$ which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located which note and mortgage hereby incorporated herein as part of this instrument. Document recorded as No. 96-

Whereas, the undersigned, over of said premises has found it necessary and does hereby request a modification of terms of said loan for the following reasons: Extend the current maturity date from 1/1/2002 to 1/1/2007 and reduce the interest rate from

Address of Property of Parcel One (True, 1-270): 6640 W. 99th Place, Chicago Ridge, IL 60415 Permanent Index No. <u>24-07-405-016</u> and <u>24-07-405-017</u>

Address of Property of Parcel Two (Trust 1-269): 12924 Forest View, Palos Heights, IL 60463 Permanent Index No. <u>24-31-112-010</u>

Legal Description:

Parcel 1: Lots 16 and 17 in the Subdivision of that part of the West hal of the South East quarter of Section 7, Township 37 North, Range 13 East of the Third Principal Meridian lying Northerly of the Northerly right of way of Bultimore and Ohio Terminal Railroad in Cook County, Illinois According to the Plat thereof recorded October 11, 1957 as Document # 17053638 in Cook County, Illinois. Commonly known as: 6640 West 99th Place, Chicago Ridge, IL 60415.

Parcel 2: Lot 24 in Triezenberg and Company's Second Addition to Palos Westgate View, Deing a subdivision of part of the East 1/2 of the Northwest 1/4 and part of the West 1/2 of the Northeast 1/4 of Section 31, Township 37 North, Range 13, E ist of the the Third Principal Meridian in Cook County, Illinois. Commonly known as: 12924 Forest View, Palos Heights, IL 60463.

And whereas, the parties desire to restate the modified terms of said loan so that there shall be no misunderstandings of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid balance of said indebischess Is: Two Hundred Thirteen Thousand Five Hundred Fifty One and 22/100 (\$213,551.22) all of which the undersigned promises to pay with interest at 8.50% pre annum until paid and that the same shall be payable monthly, Two Thousand Che Hundred Two and 92/100---(\$2,102.92) per month beginning on the 1st day of February, 2002 to be applied first to interest, and the balance plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the 7th day of January, 2002.

Family Bank and Trust Company, not individually but as trustee under trust agreements dated October 15, 1996 and known as

Trust Nos. 1-269 and 1-270

Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer

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State of Illinois } County of Cook J SS

The undersigned, a Notary Public in and for and residing in said County in the State aforesaid, do hereby Certify that Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer and Louis R. Acevedo, Vice President/Cashier who are 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 acknowledged that they signed, sealed, and delivered the said instrument free and voluntary act for the uses and

Mail to: Family Bank and Trust Company

10360 South Roberts Road Palos Hills, IL 60405

This instrument prepared by: Family Bank and Trust Company 10360 South Roberts Road

Palos Hills, IL 60465

OFFICIAL SEAL

JAMES F ARMBRUSTER NOTARY PUBLIC, STATE OF ILLINOIS TY COMMISSION EXPIRES: 03/26/05

OOT COUNTY CIENTS OFFICE