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2002-12-26 09:16:17
Cook County Recorder 28.00



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Handwritten initials: (U) (B) (S)

**MODIFICATION AND EXTENSION AGREEMENT
LOAN NUMBER: 83-3000221**

This agreement, made this the 10TH Day of DECEMBER 2002, by and between the Mortgagee, NORTH FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) GREG ALBIERO AND MARK E. ZAMPARDO representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

LOT 12 IN SUBDIVISION OF LOTS 36 TO 42 INCLUSIVE IN CHARLES KEMNITZ' SUBDIVISION OF NORTH 1/2 OF BLOCK 2 IN SUBDIVISION OF OUT LOT 6 CANAL TRUSTEES' SUBDIVISION OF EAST 1/2 OF THE SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

8052488 NA North

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**COMMONLY KNOWN AS: 1128 W. OAKDALE AVE.
CHICAGO, IL 60657**

PERMANENT TAX ID NO.: 14-29-215-031

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated JUNE 1, 2001 and recorded JUNE 6, 2001 in the recorder's office of COOK County, Illinois as Document Number 0010485225, conveying to NORTH FEDERAL SAVINGS 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 JUNE 1, 2001 in the amount of TWO HUNDRED THOUSAND AND NO/100 (\$200,000.00)

WHEREAS, their now is a credit limit available up to the maximum amount of TWO HUNDRED THOUSAND AND NO/100 (\$200,000.00) secured by the mortgage indebtedness.

BOX 333-CT

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WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 31ST Day of DECEMBER 2007.

AND NOW 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 borrower, hereby agrees to pay NORTH FEDERAL SAVINGS BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness of TWO HUNDRED THOUSAND AND NO/100 (\$200,000.00), with interest calculated at the rate of PRIME + 1.0% (as it is published in the Wall Street Journal monthly) for the remaining term of the loan as interest rate is hereby modified to by this modification agreement dated DECEMBER 10, 2002. Payments are due on the 1st day of every month until the whole of said indebtedness, including interest, shall have been paid except that if not so paid, the final payment of principal and interest shall be due and payable on the 31ST Day of DECEMBER 2007.

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

Greg Albiero by Mark E. Zampardo as his attorney in fact.
GREG ALBIERO

Mark E. Zampardo
MARK E. ZAMPARDO

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that THE ABOVE INDIVIDUAL(S) are/is 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 acknowledge that they signed, sealed and delivered 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, this the 10TH Day of DECEMBER 2002.

Roman Rodriguez
NOTARY PUBLIC
My Commission Expires:



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NORTH FEDERAL SAVINGS BANK

Joseph M. Perri

JOSEPH M. PERRI, SR VICE PRESIDENT

Mark F. Metzger

MARK F. METZGER, VICE PRESIDENT

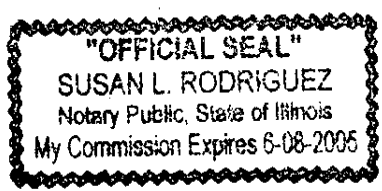
STATE OF ILLINOIS
COUNTY OF COOK

8059488 NA Notary

I, SUSAN L. RODRIGUEZ, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOSEPH M. PERRI is personally known to me to be the SR. VICE PRESIDENT of NORTH FEDERAL SAVINGS BANK, and MARK F. METZGER, is personally known to me to be the VICE PRESIDENT 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 severely acknowledge that such SR. VICE PRESIDENT and VICE PRESIDENT signed and delivered the said instrument as SR. VICE PRESIDENT and 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 their free and voluntary act and deed of said corporation, the uses and purposes therein set forth. Given under my hand and notarized this the 10TH Day of DECEMBER 2004.

Susan Rodriguez

NOTARY PUBLIC:
My Commission Expires:



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