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Cook County Recorder 27.50



**MID AMERICA BANK, fsb.
LOAN MODIFICATION AGREEMENT**

Loan Number: 0970115311

Modification Fee: \$950.00

Purpose of Modification:

TO MODIFY LOAN PROGRAM FROM AN ADJUSTABLE RATE (3/1) TO A FIXED RATE; TO MODIFY THE INTEREST RATE FROM 7.250% TO 8.000% TO MODIFY THE PRINCIPAL AND INTEREST PAYMENT FROM \$351.32 TO \$477.71; TO MODIFY THE LOAN MATURITY DATE FROM TO FEBRUARY 1, 2015.

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 1ST day of FEBRUARY, 2000 by and between MidAmerica Bank, fsb, of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank), and hereinafter referred to as "MidAmerica" and MARIOLA LACH AND ROBERT LACH, WIFE AND HUSBAND

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 9561 DEE RD UNIT 207 G DES PLAINES, IL 60016 and legally described as follows:
SEE ATTACHED LEGAL

P.I.N. # 09152120661017

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of FIFTY ONE THOUSAND FIVE HUNDRED AND NO/100 Dollars (\$51,500.00) evidenced by a Note ("Note") and Mortgage both dated MARCH 13, 1997 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 97-190153 and said Note and Mortgage are incorporated into and made a part of this Modification;

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WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note and Mortgage 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 Forty Nine Thousand Nine Hundred Eighty Eight and 72/100 Dollars (\$49,988.72).

The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest), Section 3 (Payments), and Section 4 (Interest Rate and Monthly Payment Changes) of the Note as follows:

As of February 1, 2000, the modified interest rate the Borrowers are required to pay will be 8.000%.

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 \$477.71. The Borrowers shall make the new modified payments on the first day of each month beginning on March 1, 2000.

It is agreed that all sums owed under the Note will be paid no later than February 1, 2015 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed February 1, 2015. 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.

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In all respects, said Note and Mortgage 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 1st day of February, 2000.

BORROWER(S)

By: Mariola Lach
MARIOLA LACH

By: Robert Lach
ROBERT LACH

By: _____

By: _____

STATE OF ILLINOIS)
)SS
COUNTY OF)

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that MARIOLA LACH AND ROBERT LACH whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that they signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

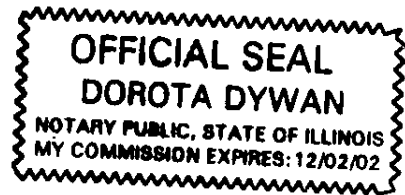
WITNESS my hand and official seal.

Signature:

[Handwritten Signature]

DOROTA DYWAN
Name (Typed or Printed)

My Commission Expires: 12/02/02



LENDER:

MID AMERICA BANK, fsb.:

[Handwritten Signature] _____ *[Handwritten Signature]* _____

STATE OF ILLINOIS)
)SS
COUNTY OF)

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that MAREN MENZA, personally known to me to be the Vice President of Mid America Bank, fsb., a national banking corporation and RENEE ROSE, the Asst. 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.

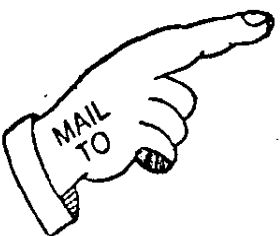
GIVEN UNDER MY HAND AND SEAL THIS 17th DAY OF March, 2002.

[Handwritten Signature]
Notary Public

My Commission Expires: 3-15-2003

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



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DOROTA DYWAN
OFFICIAL SEAL
JAN 12 2020
COMMISSION EXPIRES 12/31/2020
STATE OF ILLINOIS

PROPERTY OF COOK COUNTY CLERK'S OFFICE

2020

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CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE
SCHEDULE A (CONTINUED)

ORDER NO.: 1410 007648721 HL

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

PARCEL 1:

UNIT NOS. 207-G IN COVENTRY PLACE CONDOMINIUM BUILDING NUMBER 5 AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: THAT PART OF LOTS 72 THROUGH 77, BOTH INCLUSIVE, TAKEN AS A TRACT, UNIT 5, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM FILED AS DOCUMENT LR 3138691 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE CMELS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS DATED MAY 16, 1979 AND FILED DECEMBER 31, 1979 AS DOCUMENT LR 3138686 AND RECORDED AS DOCUMENT 25299611 AND AS CREATED BY DEED FROM HARRIS TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST NUMBER 39320 TO SUSAN J. SCHUMAN, ROBERT SCHUMAN AND RAQUEL SCHUMAN BY DEED FILED AS DOCUMENT LR 171655 FOR INGRESS AND EGRESS.

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