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Cook County Recorder 28.00



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**MODIFICATION AND EXTENSION AGREEMENT
LOAN NUMBER: 88-1001127**

This agreement, made this the 1ST Day of NOVEMBER 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) CHRISTOPHER J. POINDEXTER representing himself to be the owner(s) of the real estate hereinafter and in said mortgage described:

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PARCEL 1: UNIT NUMBER 2 IN THE 1337 WEST WRIGHTWOOD CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOT 2 IN SUBDIVISION OF PART OF BLOCK 43 (LYING WEST OF THE EAST LINE OF WARD STREET) IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 18, 1884 IN BOOK 19 OF PLATS, PAGE 62 AS DOCUMENT NO. 594481, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 98243693; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PARCEL 2: PARKING SPACE NUMBER G-1, A LIMITED COMMON ELEMENT AS SET FORTH AND PROVIDED IN THE AFOREMENTIONED DECLARATION OF CONDOMINIUM.

**COMMONLY KNOWN AS: 1337 W. WRIGHTWOOD AVE. #2
CHICAGO, IL 60614**

PERMANENT TAX ID NO.: 14-29-314-049-1002

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated FEBRUARY 15, 2002 and recorded FEBRUARY 26, 2002 in the recorder's office of COOK County, Illinois as Document Number 0020221401, 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 FEBRUARY 15, 2002 in the amount of FIFTY-NINE THOUSAND THREE HUNDRED AND NO/100 (\$59,300.00)

WHEREAS, their now is a credit limit available up to the maximum amount of FIFTY-NINE THOUSAND THREE HUNDRED AND NO/100 (\$59,300.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 30TH Day of NOVEMBER 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 FIFTY-NINE THOUSAND THREE HUNDRED AND NO/100 (\$59,300.00), with interest calculated at the rate of PRIME (as it is published in the Wall Street Journal monthly) for the remaining term of the loan as was stated in the original interest only balloon note dated FEBRUARY 15, 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 sooner paid, the final payment of principal and interest shall be due and payable on the 30th Day of NOVEMBER 2007.

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

Christopher J. Poindexter
CHRISTOPHER J. POINDEXTER

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 18th Day of NOVEMBER 2002.

NOTARY PUBLIC

My Commission Expires:



NORTH FEDERAL SAVINGS BANK

JOSEPH M. PERRI, SR. VICE PRESIDENT

MARK F. METZGER, VICE PRESIDENT

STATE OF ILLINOIS
COUNTY OF COOK

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 severly 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 18TH Day of **NOVEMBER**, 2002.

NOTARY PUBLIC:
My Commission Expires: