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Cook County Recorder 26.00

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PREPARED BY/MAIL TO:

**AJ SMITH FSB
14757 S CICERO AVE
MIDLOTHIAN, IL 60445**

LOAN #764635

LOAN MODIFICATION AGREEMENT

This is a Loan Modification Agreement ("Agreement") dated as of January 27, 2003 by and between A.J. SMITH FEDERAL SAVINGS BANK ("Mortgagee") and JOHN S ALBRECHT AND MARILYN S ALBRECHT, HIS WIFE (Mortgagor).

Mortgagee has heretofore made a loan to Mortgagor in the original principal sum of SEVENTY FIVE THOUSAND AND NO/100 Dollars (\$75,000.00). Mortgagor's obligation to repay said loan is evidenced by a promissory note dated APRIL 20, 1999 ("Note") and is secured by a mortgage ("Mortgage") dated APRIL 20, 1999 and recorded in the Recorder's Office of COOK County Illinois on APRIL 28, 1999 as Document No. 99406597 mortgaging, granting and conveying to Mortgagee that certain parcel of land, and the improvements thereon, located in COOK County, Illinois and legally described as:

LOT 19 IN CHARLES BEELEL'S PALOS VIEW HEIGHTS, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. #23-10-204-011

9537 S 89TH AVE., PALOS HILLS, IL 60465

Said Note and Mortgage are hereinafter referred to as the "Loan Documents".

Mortgagor has asked Mortgagee to change the maturity date and lower the rate of the Note and Mortgage and Mortgagee is willing to change the maturity date and lower the interest rate of the Note and Mortgage on the terms and conditions set forth herein.

In consideration of the foregoing, and of the promises herein set forth, the parties hereto acknowledge and agree as follows:

1. The balance of the principal indebtedness remaining from time to time outstanding shall hereafter bear interest at the rate of 4.8750% percent per annum.
2. Commencing February 01, 2003 and on the FIRST day of each successive month thereafter until the maturity date set forth below, Mortgagor shall pay monthly installments of principal and interest in the sum of Dollars (\$886.27).
3. Notwithstanding any provision hereof to the contrary, the entire principal balance then outstanding and all accrued interest and other charges, shall be due and payable on JANUARY 01, 2010 (the "Maturity Date").
4. None of the rights of Mortgagee under the Loan Documents shall be prejudiced by reason of this Agreement and this Agreement shall not affect the lien and charge of the Loan Documents upon the property covered thereby.
5. Mortgagor hereby acknowledges and agrees that the Loan Documents remain in full force and effect, except as they have been expressly modified by the terms of this Agreement. In other respects not inconsistent with this Agreement, the terms of the Loan Documents are hereby ratified and reconfirmed.

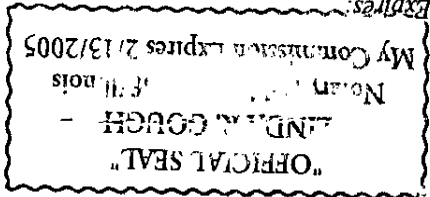
BOX 333-CT1

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State of Illinois, County of COOK

I, the undersigned, a Notary Public in and for said county and state do hereby certify that, DONNA J. MANUEL, VICE PRESIDENT of A.J. SMITH FEDERAL SAVINGS BANK, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that SHE signed and delivered the said instrument as HER free and voluntary act, for the uses and purposes therein set forth.



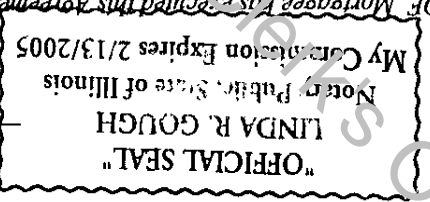
Given under my hand and official seal January 27, 2003.

[Signature]

A.J. SMITH FEDERAL SAVINGS BANK
BY: *[Signature]*

IN WITNESS WHEREOF, Mortgagee has executed this Agreement January 27, 2003.

I, the undersigned, a Notary Public in and for said county and state do hereby certify that JOHN S. ALBRECHT AND MARILYN S. ALBRECHT 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 acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.



Given under my hand and official seal January 27, 2003.

[Signature]

State of Illinois, County of COOK

MARILYN S. ALBRECHT
[Signature]

JOHN S. ALBRECHT
[Signature]

IN WITNESS WHEREOF, Mortgagor has executed this Agreement January 27, 2003.