



0030477035

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

**Modification Fee:** \$950.00

**Purpose of Modification:**

TO MODIFY THE LOAN PROGRAM FROM AN ADJUSTABLE RATE NIV (5/1) TO AN ADJUSTABLE RATE NIV (3/1); TO MODIFY THE INTEREST RATE FROM 6.500% TO 4.875%; TO MODIFY THE PRINCIPAL AND INTEREST PAYMENT FROM \$1,777.37 TO \$1,524.93; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND TO PROVIDE AN ADDITIONAL ADVANCE OF \$13,850.00; TO EXTEND THE LOAN MATURITY DATE FROM OCTOBER 1, 2028 TO JANUARY 21ST, 2033. This Second Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 21ST day of JANUARY, 2003 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 JOCELYN C WEINZIMMER, AN UNMARRIED PERSON

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 77 WELLESLEY CIR NORTHBROOK, IL 60062 and legally described as follows:

LOT 25 (EXCEPT THE NORTHEASTERLY 86.66 FEET THEREOF) IN THE IVY CLUB OF NORTHBROOK, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 25, 1996 AS DOCUMENT NUMBER 96895430, IN COOK COUNTY, ILLINOIS.

P.I.N. # 04061120250000

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of TWO HUNDRED EIGHTY THOUSAND ONE HUNDRED AND NO/100 Dollars ( \$280,100.00 ) evidenced by a ("Note") and Mortgage both dated SEPTEMBER 23, 1998, said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, ILLINOIS as Document Number 98892838 and said Note and Mortgage are incorporated into and made a part of this Modification;



STATE OF ILLINOIS )  
COUNTY OF DeWitt )SS

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that  
JOCELYN C WEINZIMMER  
whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that she  
signed and delivered the said instrument as HER free and voluntary act, for the uses and purposes therein  
set forth.

WITNESS my hand and official seal.

Signature: *Karen Clark*  
KAREN CLARK  
Name (Typed or Printed)



My Commission Expires: 3/5/05

LENDER:

MID AMERICA BANK, fsb.:

*Karen Mentz*  
STATE OF ILLINOIS )  
COUNTY OF )SS

Laura A. Bishop

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that  
KAREN MENTZ, personally known to me to be the  
Vice President of Mid America Bank, fsb., a national banking corporation and  
LAURA BISHOP, 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 29<sup>th</sup> DAY OF January 2003

Notary Public *Beverly Pascual*  
My Commission Expires: 1-22-04

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

