

UNOFFICIAL COPY

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6086/0385 27 001 Page 1 of 3
2003-03-27 14:08:23
Cook County Recorder 50.00

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Mail to:

THIS INSTRUMENT WAS PREPARED BY:
Steven M. Frank, Vice President
OXFORD BANK AND TRUST
1100 WEST LAKE STREET
ADDISON, IL 60101



LW.8343759-3

MODIFICATION AGREEMENT

In consideration of the payment to OXFORD BANK & TRUST, the owner and holder of the indebtedness described below, of a modification fee of \$10.00 receipt of which is hereby acknowledged, it is mutually agreed that the terms of repayment of said indebtedness be and they are hereby modified as herein provided:

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The existing indebtedness is represented by a Promissory Note from ANGELO KALYVIARIS, JOHN KALYVIARIS, PETER DIAMOND AND THOMAS DIAMOND dated April 14, 1999 in the original principal amount of \$99,076.18 plus interest at the rate of 7.5% per annum, payable in regular monthly payments of \$927.00 principal and interest with a final estimated payment of \$78,296.12 due April 14, 2004. The present unpaid balance of said indebtedness is \$83,593.45. The Note is secured by a Mortgage and Assignment of Rents dated April 14, 1999 and recorded on April 20, 1999 as Document Nos. 99376903 & 99376904. The real property securing the loan is described as:

LOT 31 IN BLOCK 4 IN OTTO REUTER'S NORWOOD PARK ADDITION IN THE WEST 1/2 OF SECTION 7, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 13-07-100-025, VOL. 324

Commonly Known As: 5526 N. NEVA AVENUE, CHICAGO, IL 60656.

The Promissory Note and any other security instruments are hereby amended to provide that the unpaid balance of \$83,593.45 shall bear interest at the rate of 6.00% fixed per annum and shall be paid in monthly installments of \$931.56 principal and interest beginning February 14, 2003 with a final payment estimated at \$48,089.06 due on the 14th day of January, 2008.

All other terms, provisions and conditions of the Note and any and all other security instruments and supporting documents of any nature shall remain unchanged in every respect and are hereby ratified and confirmed.

DATED AT ADDISON, ILLINOIS, this 14th day of February, 2003.

By: Steven M. Frank
Steven M. Frank, Vice President

Attest: Frank H. Lakofka
Frank H. Lakofka, Sr. Vice President

BOX 333-CTI

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The foregoing Extension Agreement has been executed with the knowledge and consent of the undersigned endorsers or guarantors who hereby consent to the same and agree that their obligations shall continue in force unchanged hereby.

Borrower:

X Angelo Kalyviaris
Angelo Kalyviaris, Individually

X John Kalyviaris
John Kalyviaris, Individually

X Peter Diamond
Peter Diamond, Individually

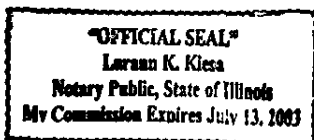
X Thomas Diamond
Thomas Diamond, Individually

STATE OF ILLINOIS }
 } I,
COUNTY OF COOK }

the undersigned, Notary Public

in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Steven M. Frank personally know to me to be the Vice President of Oxford Bank & Trust a corporation, and Frank Lakoff personally known to me to be the Sr VP of said corporation, and personally known to me to the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such officers, they signed and delivered the said instrument as such officers 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 Notarial Seal this 14 day of February, 2003.



Lorrann Kiesa
Notary Public

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State of Illinois, DuPage County.

I, Steven M. Frank, a Notary Public in and for said county and state, do hereby certify that Angelo Kalyviaris, John Kalyviaris, Peter Diamond and Thomas Diamond personally known to me to be the same person(s) whose name(s) 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 purposes therein set forth.

Given under my hand and official seal, this 14th day of February, 2003.

Steven M. Frank
Notary Public



Cook County Clerk's Office