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2003-03-27 12:17:00

Cook County Recorder 28.50



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LOAN MODIFICATION AGREEMENT

DATE: February 6, 2003

LOAN: 431036-50

WHEREAS, BANK OF PALATINE, One E. Northwest Highway, Palatine, IL, 60067 LOANED Jennifer B. Helfand F/K/A Jennifer B. Grealish THE SUM OF * * Seventy Five Thousand and NO/100 (\$75,000.00) as evidenced by a Note and Mortgage and Modification executed and delivered on April 28, 1995 and August 27, 1997, respectively which Mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located which Note and Mortgage and Loan Modification are hereby incorporated herein as a part of this instrument. Document recorded as No. 95K026244 and 97K057031, respectively in Cook County, Illinois.

WHEREAS, the undersigned, owner of said premises has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

- THE INTEREST RATE IS LOWERED TO 6.00%
- THE PRINCIPAL AND INTEREST PAYMENT SHALL BE \$449.66
- THE MATURITY DATE SHALL BE FEBRUARY 1, 2008

ALL OTHER TERMS AND CONDITIONS WILL REMAIN THE SAME.

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LEGAL DESCRIPTION:

** UNIT 13-FA IN THE HEARTLAND MEADOWS CONDOMINIUMS IN SECTION 27, TOWNSHIP 41 NORTH, RANGE 8, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF HEARTLAND MEADOWS UNIT 4 RECORDED NOVEMBER 7, 1994 AS DOCUMENT 94K082666 AND THE DECLARATION OF CONDOMINIUM OWNERSHIP AND PLAT OF SURVEY ATTACHED THERETO AS EXHIBIT C RECORDED NOVEMBER 17, 1994 AS DOCUMENT 94K84730, AS SUCH DECLARATION IS AMENDED FROM TIME TO TIME, IN KANE COUNTY, ILLINOIS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME. **

Commonly Known as: 711 C FIELDCREST DRIVE, SOUTH ELGIN, IL 60177

PIN: 06-27-304-028-0000

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid principal balance of said indebtedness is:

* Seventy Five Thousand and NO/100's (\$75,000.00) all of which the undersigned promises to pay with interest at 6.00% per annum until paid and that Four Hundred Forty Nine Hundred and 66/100 (\$449.66) shall be payable per month beginning on the 1st day o of March, 2003 to be applied first to interest and the balance applied to principal and that in all other respects said Mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the 7th day of February, 2003

Jennifer B. Helfand FKA Jennifer B. Craig S. Helfand
Jennifer B. Helfand B. Craig S. Helfand
F/K/A Jennifer B. Grealish (Waiving Homestead Rights)

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State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, do hereby Certify that Jennifer b. Helfand, F/K/A Jennifer B. Grealish and Craig S. Helfand who are personally known to me to be the same persons whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed sealed and delivered the said instrument free and voluntary act for the uses and purposes therein set forth.

Patricia Tarasenko



This instrument prepared by: Patty Tarasenko, One E. Northwest Highway, Palatine, IL 60067

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