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Cook County Recorder 46.00

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THIS INSTRUMENT WAS PREPARED BY:
Steven M. Frank, Vice President
OXFORD BANK AND TRUST
1100 WEST LAKE STREET
ADDISON, IL 60101
7544440-3

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 \$200.00 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:

The existing indebtedness is represented by a Promissory Note from Oxford Bank & Trust, not personally, but as Trustee u/t/a (dated December 23, 1999 and known as trust no. 777 to Lender dated February 4, 2000 in the original principal amount of \$520,000.00 plus interest at the rate of 8.5% per annum, payable in regular monthly payments of \$6,115.00 principal, interest and real estate tax escrow with a final estimated payment of \$491,175.01 due February 4, 2003. The present unpaid balance of said indebtedness is \$486,171.94. The Note is secured by a Mortgage and Assignment of Rents dated February 4, 2000 and recorded on February 24, 2000 as Document Nos. 00134460 & 00134461 and modified by a Modification Agreement dated August 30, 2002 and recorded as document no. 0021088225 reducing the interest rate to 7.5% on the note. The real property securing the loan is described as:

LOTS 381, 382, 383 AND 384 IN GRAYLAND PARK ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 13-21-211-028, 13-21-211-029 & 13-21-211-030

Commonly Known As: 3848-58 N. Cicero, Chicago, IL 60641.

The Promissory Note and any other security instruments are hereby amended to provide that the unpaid balance of \$486,171.94 shall be increased to \$500,000.00 and bear interest at the rate of 6.00% fixed per annum and shall be paid in monthly installments of \$3,940.00 principal and interest beginning March 4, 2003 with a final payment estimated at \$464,265.84 due on the 4th day of February, 2005.

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.

BOX 333-CTI

