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MODIFICATION AGREEMENT

03045682

THIS AGREEMENT, made this 6th day of October, 1993 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender"), and TERRENCE L. BARNICH, AND EVAMARIA WOHN, husband and wife, ("Borrower"), WHEREAS:

- A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated April 24, 1992 in the principal sum of TWO HUNDRED FIFTY TWO THOUSAND AND NO/100 Dollars (\$252,000.00).
- B. The Note is secured by a Mortgage dated April 24, 1992 and recorded on April 27, 1992 in the Office of the Recorder of Deeds of Cook County, Illinois, as Document #92283487 which encumbers the following described real equate:

UNIT NO 2315 IN LAREWOOD WEST CONDOMINIUM TOWNHOMES AS DELIGIATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: CERTAIN LOTS AND ALLEYS IN BLOCK 3 IN GEOFGE WARD'S SUBDIVISION OF BLOCK 12 IN SHEFFIELD'S ADDITION TO CHICAGO, IN THE NORTHWEST 1/4 OF SECTION 32, TOWNSHI? 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MEXIDIAN, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AUGUST 17, 198! IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 87454532, AS AMENDED BY DOCUMENT 875/8)64, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

TAX I D #: 14 32 105 015 1032 Property Address: 2315 N. Wayne Chicago. Tllinois 60614

- C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as cl the date hereof is TWO HUNDRED FORTY NINE THOUSAND, ONE HUNDRED FIFTY FIVE AND NO/100 DOLLARS (\$249,155.00) such sum is evidenced by the Note and Mortgage.
- D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage.

NOW, THEREFORE, the parties, notwithstanding anything contained to the contrary in the Note or mortgage agree as follows:

- The per annum interest rate on said Note will change to 6.25% effective October 1, 1993.
- 2. The monthly principal and interest payment will change to \$1,559.16 effective November 1, 1993 and monthly thereafter until the final payment on May 1, 1997. The payment is based on the scheduled principal balance of \$248,966.94 remaining as of the interest change date and the remaining amortization term of 343 months.
- Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.



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IN WITHESS WHEREOF the parties that the reunto executed this instrument as of the date first above written. AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO ATTEST: AMERICAN NATIONAL BANK AND TRUST COMPANY OF ZHI CAGO STATE OF ILLINOIS COUNTY OF COOK M. Rubes Ilona , a Notary Public in and for in the State aforesaid, DO HEREBY CERTIFY THAT aid County. Plym A- 7 _and_ personally known to me to be the Vice President of AMERICAN NATIONAL PANK AND TRUST COMPANY OF CHICAGO, and personally known to me to be the Real Estate Officer of said Bank, and personally known to me to be the same persons whose names are subscribed on the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Real Estate Officer of said Bank, they signed and delivered said instrument and caused the corporate seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors of said Bank, as their free and voluntary act and as the free and voluntary act and deed of said Bank for the uses and purposes therein set forth. Seal this 150k day of under my hand and votarial GIVEN, "OFFICIAL SEAL" My commission expires: [LONA M. RUBAS Notary Public. State of Illinois My Commission Expires 1/29/96 CONSENT AND ACKNOWLEDGEMENT OF FOUROWER EVA MARIA WOHN L. BARNICH STATE OF ILLINOIS SS COUNTY OF COOK a Notary Public in and for residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT

TERRENCE! ARANGU and EVA-MANA White

who are 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 acknowledged that they signed and delivered the said Instrument as their free and voluntary act, for the uses and purposes therein set forth. under my hand and Notarial Seal this 14th day of GIVEN, ctale. 1997. onma Notary Publi

My commission expires:

THIS INSTRUMENT WAS PREPARED BY: Ollona M. Rubas

American National Bank and Trust

Company 3 North LaSalle Street Chicago, IL 60690

OFFICIAL SEAL" NORMA P. LUKACEK

Notary Public, State of Illinois My Commission Expires Mar. 3, 1994

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