### MODIFICATION AGREEMENT

THIS AGREEMENT, made this 15TH day of SEPTEMBER, 1993 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender"), and DAVID BAUM AND RANDI A. BAUM, HIS WIFE, ("Borrower"), WHEREAS:

- A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated SEPTEMBER 18, 1992 in the principal sum of TWO HUNDRED THOUSAND AND NO/100 DOLLARS (\$200,000.00).
- B. The Note is secured by a Mortgage dated SEPTEMBER 18, 1992 and recorded on SEPTEMBER 22, 1992 in the Office of the Recorder of Deeds of COOK County, Illinois, as Document #92700429 which encumbers the following described real estate:

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TAX I D #: 10 12 300 001
Property Address: 2424 LINCOLN STREET
EVANSTON, ILLINOIS 60201

- C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is ONE HUNDRED NINTY FWO NINE HUNDRED FORTY FOUR AND 85/100 DOLLARS (\$192,944 C5) such sum is evidenced by the Note and Mortgage.
- D. Borrower and Lender my cually desire to modify the terms and conditions of the Note and Mortgage.

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

- The per annum interest rate on said Note will change to 6.5% effective OCTOBER 1, 1993.
- 2. The monthly principal and interest payment will change to \$1,746.01 effective NOVEMBER 1, 1993 and monthly thereafter until the final payment on OCTOBER 1, 2007. The payment is based on the scheduled principal balance of \$192,271.85 remaining as of the interest change date and the remaining amortization term of 158 months.
- 3. Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.

DEPT-01 RECORDING
12/30/93 09:34:00
101111 TRAN 4085 12/30/93 09:34:00
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COUK COUNTY RECORDER

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INTERCOUNTY TITLE

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LOT 1 AND THE WEST 30 FEET OF LOT 2 IN BLOCK 4 IN SAMUEL POLKEY'S SUBDIVISION OF BLOCKS 2 TO 5 INCLUSIVE, IN JOHN BUBDIVISION OF TRE NORTHWEST 1/4 OF CULVER'S SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 13, LAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, TOTAL OF COOK COUNTY CLOTHES ILLINOIS.

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	AMERICAN NATIONAL BANK AND TRUST
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AMERICAN NATIONAL BANK AND TRUST	
BY: May is a fill	·
ITS: Office	
STATE OF ILLINOIS )	
COUNTY OF CLOK )	
I. Ilon m. Rubes	, a Notary Public in and for
said County in the State afo	and name of Dible
personally known to m	e to be the Second Vice President of 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 foregoing instrument, appeared b	s whose names are subscribed on the efore me this day in person and
severally acknowledged that as su	ich Second Vice President and Real
and caused the corporate seal of	signed and delivered said instrument said Bank to be affixed thereto,
purguant to authority given by the	Board of Directors of said Bank, as the free and voluntary act and deed
of said Bank for the uses and corpo	oses therein set forth.
GIVEN, under my hand and N	otarial Seal this 2/st day of
HOPEROIAL PROMISE	Alora Mr Kubas
"OFFICIAL SEAL"	Notary Public
Notary Public, State of Illinois My Commission Expires 1/29/96	
My comm <del>icaion.expires</del>	
ONSENT AND ACKNOWL	EDGEMENT OF LOPPOWER
	X Rade X Tanne
DAVID BAUN /	RANDI A. BAUMO
OMAND OF TITIVOTO	O <sub>Sc</sub>
STATE OF ILLINOIS ) ) SS	0307836 <u>9</u>
COUNTY OF COOK )	
I, GAIL A- VATES	, a Notary Public in and for te aforesaid, DO HEREBY CERTIFY THAT
DAVID M. 13 AU.IC	nd Kind A. Ditail
who are personally known to me to	be the same persons whose names are ment, appeared before me this day in
person and acknowledged that the	ey signed and delivered the said
Instrument as their free and volun therein set forth.	tary act, for the uses and purposes
GIVEN, under my hand and i	Notarial Seal this 2/21 day of
Lipzember , 1993.	NE COLL
My commission expires: his Cucanana	The state of the s
My commission expires: his Curanismon	THIS INSTRUMENT WAS PREPARED BY: Ilona M. Rubas
17 / 2 45 / 65 * 5)	American National Bank and Trust
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