

# UNOFFICIAL COPY

03078569

## 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:  
SEE ATTACHED  
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 NINETY TWO NINE HUNDRED FORTY FOUR AND 85/100 DOLLARS (\$192,944.85) 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:

- 1. 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 168 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 \$25.50  
 T41111 TRAN 4085 12/30/93 09:34:00  
 \*3045 \* -03-078569  
 COOK COUNTY RECORDER

INTERCOUNTY TITLE

Katie

9/30/3000

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25.50  
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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 CULVER'S SUBDIVISION OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PROPERTY OF A PERSON WHO HAS TO COME TO COURT WITH HIM I FOR  
HIMSELF OR HIS ATTORNEY TO SIGN THE INSTRUMENT AND TO  
SIGN AND DELIVER TO THE CLERK OF THE COURT THE INSTRUMENT  
AND SIGNATURE HEREON TO BE FILED AS EVIDENCE OF THE  
SIGNATURE OF THE PERSON WHO HAS TO COME TO COURT WITH HIM  
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