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Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 05/21/2003 08:08 AM Pg: 1 of 4

MODIFICATION AGREEMENT LOAN NUMBER: 88-1001755

This agreement, made this the 22ND Day of APRIL 2003, by and between the Mortgagee, NORTH FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) THOMAS J. OATES AND THERESE FLYNN-OATES representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

SEE ATTACHED FOR LEGAL DESCRIPTION

COMMONLY KNOWN AS: 705 N. WESTERN #2A
PARK RIDGE, IL 60068

PERMANENT TAX ID NO.: 09-16-117-084-1005

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated JUNE 12, 2002 and recorded JULY 12, 2002 in the recorder's office of COOK County, Illinois as Document Number 0020761721, conveying to NORTH FEDERAL SAVINGS BANK, as mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated JUNE 12, 2002 in the amount of SEVENTEEN THOUSAND TWO HUNDRED FIFTY AND NO/100 (\$17,250.00)

WHEREAS, their now is a credit limit available up to the maximum amount of SEVENTEEN THOUSAND TWO HUNDRED FIFTY AND NO/100 (\$17,250.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 30th Day of april 2008.

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AND NOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that borrower, hereby agrees to pay NORTH FEDERAL SAVINGS BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness of SEVENTEEN THOUSAND TWO HUNDRED FIFTY AND NO/100 (\$17,250.00), with interest calculated at the rate of PRIME + 1.0% (as it is published in the Wall Street Journal monthly) for the remaining term of the loan as was stated in the original Promissory Balloon Note dated JUNE 12, 2002. Payments are due on the 1st day of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 30TH Day of APRIL 2008.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above.



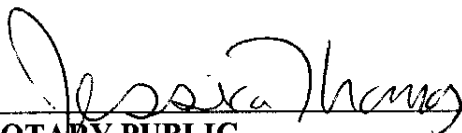
THOMAS J. OATES



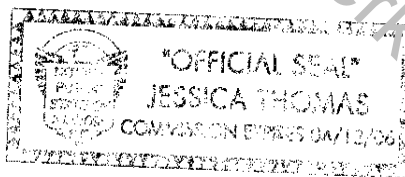
THERESE FLYNN-OATES

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that THE ABOVE INDIVIDUAL(S) are/is personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledge that they signed, sealed and delivered said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this the 22ND Day of APRIL 2003.



NOTARY PUBLIC
My Commission Expires:



Property of Cook County Clerk's Office

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NORTH FEDERAL SAVINGS BANK



JOSEPH M. PERRI, SR. VICE PRESIDENT



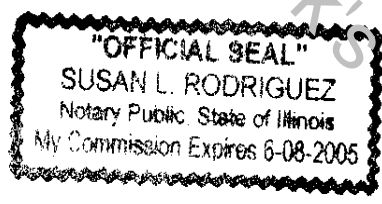
MARK F. METZGER, VICE PRESIDENT

STATE OF ILLINOIS
COUNTY OF COOK

I, SUSAN L. RODRIGUEZ, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **JOSEPH M. PERRI**, is personally known to me to be the **SR. VICE PRESIDENT** of NORTH FEDERAL SAVINGS BANK, and **MARK F. METZGER**, is personally known to me to be the **VICE PRESIDENT** said Corporation, and 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 severally acknowledge that such **SR. VICE PRESIDENT** and **VICE PRESIDENT** signed and delivered the said instrument as **SR. VICE PRESIDENT** and **VICE PRESIDENT** of said Corporation, and caused the corporation seal of said Corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as their free and voluntary act and deed of said corporation, the uses and purposes therein set forth. Given under my hand and notarized this the 22ND Day of **APRIL 2003**.



NOTARY PUBLIC:
My Commission Expires:



Property Clerk's Office

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PARCEL I:

UNIT NUMBER 2A IN THE 705 NORTH WESTERN CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 2 IN NESGOOD'S RESUBDIVISION OF LOT 3 IN PEHLKE'S DIVISION OF PART OF THE NORWEST 1/4 OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 24869112 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL II:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE NUMBER 5 AND STORAGE FACILITY 2A COMMON ELEMENTS, AS DELINEATED ON THE SURVEY OF ATTACHED DECLARATION RECORDED AS DOCUMENT 24869112 IN COOK COUNTY, ILLINOIS.

PIN: 09-26-117-084-1005