## **UNOFFICIAL COPY**

LOAN NO. 11-507069-3

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:

Eugene "Gene" Moore Fee: \$26.50 Cook County Recorder of Deeds Date: 06/09/2003 10:08 AM Pg: 1 of 2

GERALD HAASE

Central Federal Savings and Loan Association of Chicago 1601 W. Belmont Ave. Chicago, IL 60657

## First Loan Extension Agreement

WHEREAS, ***CENTRAL FETER IL SAVINGS AND LOAN ASSOCIATION OF CHICAGO*** (hereinafter referred to as "Mortgagee"),
loaned to ***ROBERT O. HARD'. AND DORIS ANN HARDER, HIS WIFE*** (hereinafter referred to as "Mortgagor"),
the principal sum of **Two Hundred 1/IN_TTwo Thousand Five Hundred and No/100** Dollars ( ***\$292,500.00*** ),
as evidenced by a Note and Mortgage dated, which Mortgage is duly recorded in the Recorder's Office of
Cook County, Illinois, as Document No. ***93 3 55 116***, a Loan Modification Agreement dated August 9, 1996,
recorded as Document No. ***96 703 529***, and a second Loan Modification Agreement datedFEBRUARY 13, 1998,
conveying to CENTRAL FEDERAL SAVINGS AND LOAN ASSCCIATION OF CHICAGO, certain real estate in Cook County, Illinois,
described as follows, to-wit:
LOT 10 IN BLOCK 7 IN BAXTER'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.****  COMMONLY KNOWN AS: 3237 N. CLIFTON AVE., CHICAGO, IL 60657  P/R/E/I #14-20-422-010-0000
COMMONLY KNOWN AS: 3237 N. CLIFTON AVE., CHICAGO, IL 60657
P/R/E/I #14-20-422-010-0000
WHEREAS, the undersigned Mortgagor does hereby request an extension of the loan term and Mortgagee is willing to extend the loan term for an additional ******TEN***** (****10****) years;
Therefore, for and in consideration of the premises and other good and valuable considerations, the uncertigned Mortgagor and Mortgagee mutually agree to (a) an extension of the loan maturity date from MAY 1, 2003 to MAY 1, 2013; (b) an interest rate of ****FIVE**** percent (****5.00%**** ) per annum beginning on MAY 1, 2003 until the next Interest Change Date on AUGUST 1, 2003; (c) Mortgagor will make payments for principal and interest in monthly installments of ***\$1,824.24*** per month beginning on MAY 1, 2003 until the next Payment Change Date on AUGUST 1, 2003; (d) an initial monthly escrow payment of ***\$1,264.76***; and (e) allow prepayment of principal at any time without penalty or restriction.
FURTHERMORE, the terms, covenants, and conditions contained in the Note and Mortgage dated MAY 12, 1993 and the Loan Modification Agreements dated AUGUST 9, 1996 and FEBRUARY 13, 1998, respectively, are hereby incorporated herein by this reference and the same are hereby reaffirmed as of the date hereof, such terms, covenants and conditions hereby continuing in full force and effect except as otherwise modified or provided herein.
This First Loan Extension by said Mortgagor(s) is joint and several and shall bind them, their heirs, personal representatives, successors and assigns.

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IN WITNESS WHEREOF, the parties have hereunto executed this instrument this 20 <sup>th</sup> day of March , 20 <u>03</u> .
Mortgagor(s):
Robert O. Harder Doris Ann Harder
STATE OF <u>Illinois</u> } SS. County Of <u>Cook</u> }
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, <b>Do Hereby Certify That</b> ****ROBERT O. HARDEP AND DORIS ANN HARDER, HIS WIFE****
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 said instrument as their own free and voluntary act, for the uses and purposes therein set forth.
GIVEN under my hand and Notarial Seal, this _ All day of _ MAREL
MORTGAGEE:  CENTRAL FEDERAL SAVINGS AND  OFFICIAL SEAL"  RAQUEL GARCIA  STATE OF  COMMISSION EXPRES 11/22/05
By:
STATE OF     ILLINOIS
I, the undersigned, being duly sworn on oath, depose and state that GERALD HAASE is the Vice President of ****Central Federal Savings And Loan Association Of Chicago**** and its duly authorized agent in this behalf, and that he has executed this First Loan Extension Agreement in behalf of said corporation, and not personally, for the uses and purposes therein set forth.
GIVEN under my hand and Notarial Seal, this 28th day of March, 2003.
Jarvara & Fair

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"OFFICIAL SEAL"
BARBARA J. NEHR
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/11/2006

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