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Doc#: 0404116136
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 02/10/2004 02:27 PM Pg: 1 of 3

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LOAN MODIFICATION AGREEMENT

DATE: January 6, 2003

*U.S. Bank, N.A. fka

LOAN: 921890-55

WHEREAS, BANK OF PALATINE, One E. Northwest Highway, Palatine, IL, 60067 LOANED *Firststar Bank, Illinois f/k/a First Colonial Trust Company, as Trustee Under Trust Agreement Dated July 20, 1989 and Known as Trust No. 5381 THE SUM OF * * One Hundred Sixty Thousand Five Hundred and NO/100 (\$160,500.00) as evidenced by a Note and Mortgage, Assignment of Rents and Loan Modification Agreement executed and delivered on September 20, 1989, February 5, 1992 and February 16, 1994 respectively which Mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located which Note and Mortgage are hereby incorporated herein as a part of this instrument. Document recorded as No. 89-481,138, 89-481,139, 92-091,259 and 94-207,503, respectively in Cook County, Illinois.

WHEREAS, the undersigned, owner of said premises has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

- THE MATURITY DATE SHALL BE JANUARY 1, 2009

ALL OTHER TERMS AND CONDITIONS WILL REMAIN THE SAME.

LEGAL DESCRIPTION:

** PARCEL 1: LOT 26 AS SHOWN ON PLAT OF SURVEY RECORDED SEPTEMBER 14, 1971 AS DOCUMENT NUMBER 21,620,411 AND RE-RECORDED JULY 15, 1971 AS DOCUMENT #21548086 IN SECTION 12, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PARCEL II: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF COVENANTS AND EASEMENTS DATED JULY 20, 1971 AND RECORDED JULY 20, 1971 AS DOCUMENT NUMBER 21,553,054 AND RE-RECORDED AUGUST 2, 1971 AS DOCUMENT NUMBER 21,567,452 AND INCORPORATED IN DECLARATION DATED OCTOBER 1, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21,649,688 AND AS CREATED BY THE MORTGAGE FROM AMERICAN NATIONAL BANK AND TRUT COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 3, 1970 AND KNOWN AS TRUST NUMBER 29628 TO NORTHWESTERN SAVINGS AND LOAN ASSOCIATION DATED SEPTEMBER 24, 1971 AND RECORDED OCTOBER 1, 1971 AS DOCUMENT NUMBER 21,649,988, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.**

Commonly Known as: 1205 Long Valley Drive, Palatine, IL 60067

PIN: 02-12-211-031-0000

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid principal balance of said indebtedness is:

* *One Hundred Thirty Five Thousand One Hundred Thirty One and 46/100s (\$135,131.46) all of which the undersigned promises to pay with interest at 7.00% per annum until paid and that One Thousand Ninety Three and 88/100 (\$1,093.88) shall be payable per month beginning on the 1st day of February, 2004 to be applied first to interest and the balance applied to principal and that in all other respects said Mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the 26th day of January, 2004

U.S. Bank, N.A. fka

Firststar Bank Illinois F/K/A First colonial Trust Company
as trustee U/T/A dated July 20, 1989 and known as Trust #5381

BY: Mary Figiel

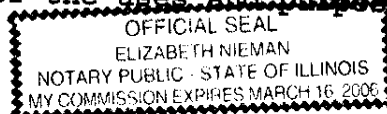
Attest: Angela Mc Clain

State of Illinois) Mary Figiel, LTO Angela Mc Clain, Land Trust Ofcr
County of Cook) See reverse/attached for Trust Deed

Exoneration or Exculpatory Language, which
is hereby expressly made a part hereof.

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, do hereby Certify that Mary Figiel & Angela Mc Clain who are personally known to me to be the same persons whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed sealed and delivered the said instrument free and voluntary act for the uses and purposes therein set forth.

Elizabeth Nieman



This instrument prepared by: Jennifer B.Grealish, One E. Northwest Highway, Palatine, IL 60067

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GENERAL DOCUMENT EXONERATION RIDER

The foregoing instrument is executed by U.S. BANK, N.A., not personally but as Trustee under Trust No. 5381 as aforesaid, in the exercise of power and authority conferred upon and vested in said Trustee as such, and it is expressly understood and agreed that nothing in said instrument shall be construed as creating any liability on said Trustee personally to pay any indebtedness accruing thereunder, or to perform any promises, agreements or covenants or to honor any warranties or representations, either expressed or implied, including but not limited to warranties (including but not limited to warranties of title, physical condition, environmental condition, merchantability, and fitness for particular purpose), indemnifications (including but not limited to indemnifications for injury to persons or property, for environmental liability, and for liability or damages resulting from or relating to claims or matters of any nature whatsoever), and hold harmless representations in said instrument (all such liability, if any, being expressly waived by the parties hereto and their respective successors and assigns) and that so far as said Trustee is concerned, the owner of any indebtedness or right accruing under said document shall look solely to the premises described therein for the payment or enforcement thereof, it being understood that said Trustee merely holds legal title to the premises described therein and has no control over the management thereof or the income therefrom, and has no knowledge respecting any factual matter with respect to said premises, except as represented to it by the beneficiary or beneficiaries of said trust. In event of conflict between the terms of this rider and of the instrument to which it is inserted or attached, on any questions of apparent liability or obligation resting upon said trustee, the provisions of this rider shall be controlling.