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Doc#: 0406840180

Eugene "Gene" Moore Fee: \$30.00 Cook County Recorder of Deeds Date: 03/08/2004 12:17 PM Pg: 1 of 4

MODIFICATION AGREEMENT LOAN NUMBER: 88-1004519

This agreement, made this the 7th Day of FEBRUARY, 2004 by and between the Mortgagee, NORTH FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) JENNIFER M. WATTS, AN UNMARRIED WOMAN representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

LEGAL DESCRIPTION: SEE ATTACHED

Real Estate Index <u>R1108177</u>

COMMONLY KNOWN AS:

1522 GREENWOOD STREET

EVANSTON, IL 60201

PERMANENT TAX ID NO.:

10-13-427-080-0000

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated AUGUST 11, 2003 and recorded ________, 20_______in the recorder's office of COOK County, littrois as Document _______, 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 AUGUST 11, 2003 in the amount of THIRTY THOUSAND AND NO/100 (\$30,000.00)

WHEREAS, their now is a credit limit available up to the maximum amount of FORTY THOUSAND AND NO/100 (\$40,000.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated the 15TH Day of AUGUST, 2008.

AND NOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any

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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 FORTY THOUSAND AND NO/100 (\$40,000.00), with interest calculated at the rate of PRIME + 1.00% (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 AUGUST 11, 2003. 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 15TH Day of AUGUST, 2008.

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

I, the undersigned, a Notary Public in and for sa a 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 7TH Day of FELRUARY, 2004. 10/4'S OFFICE

NOTARY PUBLIC

My Commission Expires:

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NORTH FEDERAL SAVINGS BANK

GRABER, PRESIDENT

VICTOR E. CAPUTÓ EXECUTIVE VICE PRESIDENT

STATE OF ILLINOIS **COUNTY OF COOK**

I, WARREN RIFE, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOSEPH A. GRABER, is personally known to me to be the PRESIDENT of NORTH FEDERAL SAVINGS BANK, and VICTOR E. CAPUTO, is personally known to me to be the EXECUTIVE 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 severely acknowledge that such PRESIDENT and EXECUTIVE VICE PRES'D ENT signed and delivered the said instrument as PRESIDENT and EXECUTIVE 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 6TH Day of FEBRUARY 2004.

NOTARY PUBLIC:

My Commission Expires:

Notary Public, State of Iflinois

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LEGAL DESCRIPTION:

LOT 7 (EXCEPT THE WEST 3 FEET THEREOF) IN WIELAND'S SUBDIVISION OF THE NORTH ½ OF BLOCK 1 IN CHASE AND PITNER'S ADDITION TO EVANSTON IN THE WEST ½ OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

-080-00
Proportion of Cook County Clark's Office P.I.N. 10-13-427-080-0000