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Doc#: 0408542177
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 03/25/2004 10:04 AM Pg: 1 of 3

HE240029810210

MID AMERICA BANK, fsb. FOURTH LOAN MODIFICATION AGREEMENT

Modification Fee: \$950.00

Purpose of Modification:

TO MODIFY THE INTEREST RATE FROM 5.125% TO 4.000%; TO EXTEND THE MATURITY DATE FROM DECEMBER 1, 2031 TO MARCH 1, 2034; TO MODIFY THE PRINCIPAL AND INTEREST PAYMENT FROM \$601.12 TO \$512.87; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND TO PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF \$725.00.

This Fourth Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 9TH day of MARCH, 2004 by and between MIDAMERICA BANK, FSB of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank, and hereinafter referred to as "MidAmerica") and GLENN FAHLSTROM, AN UNMARRIED PERSON

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 2221 N LISTER UNIT 2D CHICAGO, IL 60614 and legally described as follows:

PARCEL 1: UNIT NUMBER 2D IN TANNERY LOFT CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 18 THROUGH 20 IN BLOCK 5 IN FULLERTON'S ADDITION TO CHICAGO, IN THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 99192692; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE XCLUSIVE RIGHT TO THE USE OF GARAGE LIMITED COMMON ELEMENT FOR UNIT 2D, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 99192692.

P.I.N. # 14312050251005

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of

EIGHTY FIVE THOUSAND AND NO/100 Dollars (\$85,000.00)
evidenced by a ("Note") and Mortgage both dated MARCH 17, 1999, said Mortgage having been
recorded in the office of Recorder of Deeds of COOK County, ILLINOIS
as Document Number 99399731 and said Note and Mortgage are incorporated into and made a
part of this Modification;

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BOX 333-CTI

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WHEREAS, a loan modification was previously entered into by and between MidAmerica and Borrowers evidenced by a Loan Modification Agreement dated December 28, 2001 (hereinafter referred to as "First Modification");

WHEREAS, a loan modification was previously entered into by and between MidAmerica and Borrowers evidenced by a Loan Modification Agreement dated February 20, 2001 (hereinafter referred to as "Second Modification");

WHEREAS, a loan modification was previously entered into by and between MidAmerica and Borrowers evidenced by a Loan Modification Agreement dated October 15, 2002 (hereinafter referred to as "Third Modification");

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note, Mortgage, First Modification, Second Modification, and Third Modification of said indebtedness;

NOW THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

IT IS AGREED THAT AS OF THE DATE OF THIS MODIFICATION, THE UNPAID PRINCIPAL BALANCE OF SAID INDEBTEDNESS IS One Hundred Six Thousand Seven Hundred One and 59/100 DOLLARS (\$106,701.59).

THE NOTE AND MORTGAGE DATED 07/17/99 SHALL BE MODIFIED TO PROVIDE FOR AN ADDITIONAL ADVANCE OF FUNDS NOT TO EXCEED THE AMOUNT OF Seven Hundred Twenty Five and No/100 DOLLARS (\$725.00).

MIDAMERICA WILL FUND AN ADDITIONAL ADVANCE OF Seven Hundred Twenty Five and No/100 DOLLARS (\$725.00) WHICH SHALL INCREASE THE UNPAID PRINCIPAL BALANCE OF SUCH INDEBTEDNESS TO One Hundred Seven Thousand Four Hundred Twenty Six and 59/100 DOLLARS (\$107,426.59).

THE BORROWERS DO HEREBY AMEND AND MODIFY THE NOTE AND MORTGAGE DESCRIBED ABOVE BY SPECIFICALLY AMENDING CERTAIN SECTIONS RELATING TO INTEREST, PAYMENTS, ADJUSTABLE RATE CHANGES, AND PREPAYMENT PENALTY (AS APPLICABLE) OF THE NOTE AS FOLLOWS:

AS OF 03/01/04, THE MODIFIED INTEREST RATE ON THE LOAN WILL BE 4.000%. UNTIL THE NEXT INTEREST RATE CHANGE DATE.

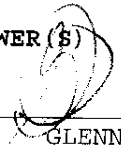
THE ADJUSTABLE INTEREST RATE MAY CHANGE ON 03/01/07, AND ON THAT DATE EVERY 12TH MONTH THEREAFTER. EACH DATE ON WHICH THE ADJUSTABLE RATE COULD CHANGE IS CALLED A "CHANGE DATE". THE INTEREST RATE THE BORROWERS ARE REQUIRED TO PAY AT THE NEXT CHANGE DATE WILL NOT BE GREATER THAN 6.000%, OR LESS THAN 3.250%. THEREAFTER, BORROWER INTEREST RATE WILL NEVER BE INCREASED OR DECREASED ON ANY SINGLE CHANGE DATE BY MORE THAN TWO PERCENTAGE POINTS (2.00%) FROM THE RATE OF INTEREST THE BORROWERS HAVE BEEN PAYING FOR THE PRECEDING TWELVE MONTHS. THE BORROWERS INTEREST RATE WILL NEVER BE GREATER THAN 10.000%. CALCULATION OF CHANGES IN THE INTEREST RATE SHALL BE ACCORDING TO THE TERMS OF THE NOTE.

THE PRINCIPAL AND INTEREST PAYMENT BASED ON THE RATE INDICATED ABOVE WILL BE \$512.87. THE BORROWERS SHALL MAKE THE NEW MODIFIED PAYMENTS ON THE FIRST DAY OF EACH MONTH BEGINNING ON 04/01/04.

IT IS AGREED THAT ALL SUMS OWED UNDER THE NOTE WILL BE PAID NO LATER THAN 03/01/34 (THE MATURITY DATE) AND THE MATURITY DATE UNDER ALL THE LOAN DOCUMENTS WILL BE DEEMED 03/01/34. TO THE EXTENT THE TERMS, CONDITIONS AND PROVISIONS OF THIS MODIFICATION DIFFER FROM OR ARE INCONSISTENT WITH THE NOTE, MORTGAGE, OR OTHER LOAN DOCUMENTS EXECUTED BY THE BORROWERS, THE TERMS, CONDITIONS AND PROVISIONS OF THIS MODIFICATION SHALL CONTROL AND GOVERN.

In all respects, said Note, Mortgage, First Modification, Second Modification and Third Modification shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all of the obligations of said Mortgage contract, as herein revised.

Executed, sealed and delivered this 9th day of March, 2004.

BORROWER (\$)
By: 
GLENN FAHLSTROM

By: _____

By: _____

By: _____

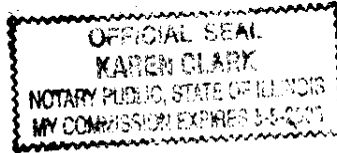
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STATE OF ILLINOIS)
COUNTY OF DePue) SS

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that
GLENN FAHLSTROM
whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that he signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.

Signature: *Karen Clark*
KAREN CLARK
Name (Typed or Printed)



My Commission Expires: 3/5/05

D 3/10/04

LENDER:

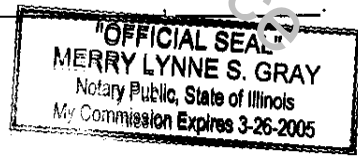
MID AMERICA BANK, fsb.:
Deborah A. Roberts *Marilyn Gross Asst Secy*

STATE OF ILLINOIS)
COUNTY OF Cook) SS

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that _____, personally known to me to be the _____ Vice President of Mid America Bank, fsb., a national banking corporation and _____, the Asst. Secretary of 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 acknowledged that as such _____ Vice President and Asst. Secretary they signed and delivered the said instrument as the _____ Vice President and Asst. Secretary of said corporation and caused the corporate 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 the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND SEAL THIS _____ DAY OF _____

Notary Public *Merry Lynne S. Gray*
My Commission Expires: 3-26-05



THIS INSTRUMENT PREPARED BY
Kenneth Koranda, President
Mid America Bank, fsb.
1823 Centre Point Circle, P.O. Box 3142
Naperville, Illinois 60566-7142

WHEN RECORDED RETURN TO:
Mid America Bank, fsb.
1823 Centre Point Circle
P.O. Box 3142
Naperville, Illinois 60566-7142