

2013015

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Modification and Extension Agreement Loan No. 11356660.

Whereas, the First State Bank and Trust Company of Palos Hills loaned First State Bank and Trust Company of Palos Hills, now known as Family Bank and Trust Company, a corporation of Illinois, not personally but as Trustee under provisions of a Deed or Deeds in Trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated January 13, 2000 and known as Trust no. 5-495



Doc#: 0413408162
Eugene "Gene" Moore Fee: \$26.00
Cook County Recorder of Deeds
Date: 05/13/2004 01:56 PM Pg: 1 of 2

The sum of Fifty- five Thousand 00/100 (\$55,000.00) evidenced by a note and mortgage (trust deed) executed and delivered on March 2, 2000 which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located which note and mortgage hereby incorporated herein as part of this instrument. Document recorded as No. 00138498.

Whereas, the undersigned owner of said premises has found it necessary and does hereby request a modification of terms of said loan for the following reason: Reduce rate from 8.15% to 6.75%, extend the maturity from March 1, 2005 to March 1, 2008 and reduce payment from \$465.12 to \$315.54.

Address of Property: 10330 Michael Drive, Palos Hills, IL 60465
Permanent Index No. 23-13-109-006-0000

Legal Description: LOT 211 IN OAKWOOD HILLS THIRD ADDITION, A SUBDIVISION OF PART OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 13, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

And whereas, the parties desire to restate the modified terms of said loan so that there shall be no misunderstandings of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid balance of said indebtedness is: Thirty-Six Thousand Nine Hundred Eighty-Nine 06/100(\$36,989.06) all of which the undersigned promises to pay with interest at 6.75% pre annum until paid and that the same shall be payable monthly, Three Hundred Fifteen 54/100 (\$315.54) per month beginning on the 1st day of April to be applied first to interest, and the balance plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the 8th day of April 2004 2005.

Family Bank and Trust Company, not individually but as trustee under trust agreement dated January 13, 2000 and known as Trust No.5-495.

Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer

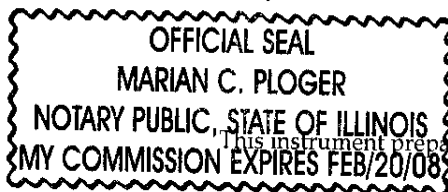
Michael M. Siensa, Vice President/Investments Division & ATO

State of Illinois }
County of Cook } SS

The undersigned, a Notary Public in and for and residing in said County in the State aforesaid, do hereby Certify that Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer and Michael M. Siensa, Vice President/ Investment Division & ATO who are Personally known to me to be the same

whose names 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.

Notary Public



Mail to: Family Bank and Trust Company
10360 South Roberts Road

This instrument prepared by: Family Bank and Trust Company
10360 South Roberts Road

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LETTER OF DIRECTION

Date: March 19, 2004

FAMILY BANK AND TRUST COMPANY
10360 SOUTH ROBERTS ROAD
PALOS HILLS, IL 60465

ATTN: TRUST DEPARTMENT

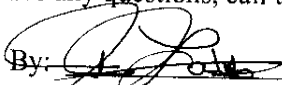
Trust No. 5-495


You, as Trustee under Trust Agreement dated 1-13-00, are hereby authorized and directed to execute as Trustee and not personally the following described document (s), copies of which is (are) attached hereto. I/We, the undersigned, hereby represent and warrant that the attached document (s), described below, has (have) been read, examined and approved by the undersigned and that all statements contained therein are true and correct.

Modification and Extension Agreement to reduce rate from 8.15% to 6.75% , extend the maturity March 1, 2005 to March 1, 2008 and reduce payment from \$465.12 to \$315.54 for Loan Number 11356660.

Delivered executed document (s) to: Frank J. Koczur, Vice President, Lending Division
Family Bank and Trust Company of Palos Hills, IL 60465
10360 South Roberts Road, Palos Hills, IL 60465
Phone: 708-237-3147
Telefax:708-430-5171

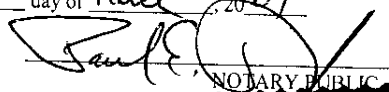
If you have any questions, call the undersigned at

By: 
John J. Lordots

By: 
Elaine A. Lordots

RECEIVED above described Document (s)
This _____ day of _____, 20____

SUBSCRIBED AND SWORN TO BEFORE ME THIS
19th day of March, 2004


NOTARY PUBLIC

