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Doc#: 0421633264
Eugene "Gene" Moore Fee: \$54.00
Cook County Recorder of Deeds
Date: 08/03/2004 01:20 PM Pg: 1 of 4

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LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 26th day of MAY, 2004, between Seguin Services, Inc. ("Borrower") and Charter One Bank, N.A., formerly Charter One Bank, F.S.B. as successor by merger to Liberty Federal Bank, ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 7, 1999 and recorded in Book or Liber Document No. 09151926, at page(s) _____ of the Records of Cook County and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1317 S. Hamilton, Elmhurst, IL 60126.

The real property described being set forth as follows:

See Attached Exhibit A

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. After the application of all payments due on the Note through and including June 1, 2004, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") will be U.S. \$68,233.63, consisting of the unpaid amount(s) loaned to the Borrower by the Lender, including advances, if any, and any interest capitalized to date, to which Mortgagor has no defenses, offsets or counterclaims.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.250%, from June 1, 2004. Borrower promises to make monthly payments of principal and interest of U.S. \$445.87, beginning on the first day of July 1, 2004, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If, on January 1, 2030 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Borrower will make such payments at Charter One Mortgage, Corp., Post Office Box 2800, Glen Allen, VA 23058-2800, Attn: Payment Processing or at such other place as Lender may require.

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain

BOX 333-CTE

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unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

IN WITNESS WHEREOF, the said parties have hereunto set their hands, or caused these presents to be signed by their duly authorized officers, the day and year first above mentioned.

Signed in the presence of:

BORROWER:

John Voit
Seguin Services, Inc.

Print Witness' Name: Thomas L. Foley

Thomas J. Foley

Print Witness' Name: Cheryl Witkowski

Cheryl Witkowski

BORROWER:

Print Witness' Name: _____

Print Witness' Name: _____

Print Witness' Name: _____

ACKNOWLEDGMENT

State of Illinois, SS.

County of DuPage

The foregoing instrument was acknowledged before me this 26th of May, 2004
by John Voit and Thomas J. Foley
of Seguin Services Inc. a Illinois
corporation, on behalf of the corporation.

Karen L. Baltus

Notary Public

My Commission Expires: 11/28/06

Agreed to by:

Charter One Bank, N.A.

By: *Alton Buie*
Alton Buie, Senior Vice President



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ACKNOWLEDGMENT

State of Virginia)
) SS.
County of Henrico)

I, Lisa D. Dance, a Notary Public in and for the State and county aforesaid, do certify that ALTON BUIE, SENIOR VICE PRESIDENT OF CHARTER ONE BANK, N.A., whose name is signed to the writing above, bearing date on the 26th day of may 2004, has acknowledged the same before me in my county aforesaid. Given under my hand this 11th day of June 2004.

Lisa D. Dance
Notary Public
My Commission Expires: 11-30-06

This instrument prepared by and after recording should be returned to:

Charter One Mortgage Corp.
Attn: Fixed Modification Specialist
10561 Telegraph Road
Glen Allen, VA 22059

Property of Cook County Clerk's Office

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Exhibit A

LOT 9 IN BLOCK 8 IN OLIVER SALINGER AND COMPANY'S WESTDALE GARDENS BEING A SUBDIVISION IN THE NORTHWEST FRACTIONAL 1/4 OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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