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Doc#: 0427320128
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 09/29/2004 12:26 PM Pg: 1 of 3

MODIFICATION AGREEMENT LOAN NUMBER: 88-1005913

This agreement, made this the 16th Day of September, 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) RONALD L. MEADOWS JR AND SUSAN L. MEADOWS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

LEGAL DESCRIPTION: LOT 6 IN DANIEL NASLUND'S ADDITION TO CHICAGO IN SECTION 18, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Real Estate Index R1119923

COMMONLY KNOWN AS: 4514 N. LEAVITT STREET
CHICAGO, IL 60625

PERMANENT TAX ID NO.: 14-18-124-041-0000

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated MAY 24, 2004 and recorded _____, 20__ in the recorder's office of COOK County, Illinois as Document Number _____, 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 MAY 24, 2004 in the amount of ONE HUNDRED FIFTY THOUSAND AND NO/100 (\$150,000.00)

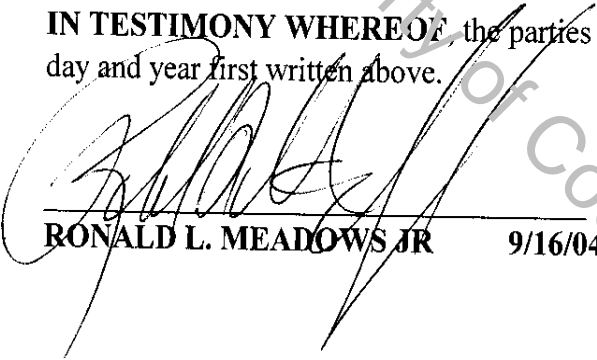
WHEREAS, their now is a credit limit available up to the maximum amount of TWO HUNDRED THOUSAND AND NO/100 (\$200,000.00) secured by the mortgage indebtedness.

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WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated the 28TH Day of MAY, 2009.

AND NOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any 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 TWO HUNDRED THOUSAND AND NO/100 (\$200,000.00), with interest calculated at the rate of PRIME (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 MAY 24, 2004. 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 28TH Day of MAY, 2009.

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

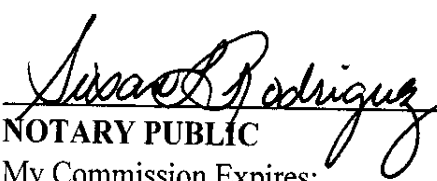


 RONALD L. MEADOWS JR 9/16/04

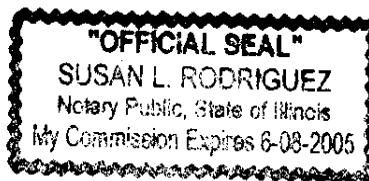


 SUSAN L. MEADOWS 9/16/04

I, the undersigned, a Notary Public in and for said 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 16TH Day of SEPTEMBER, 2004.



 NOTARY PUBLIC
 My Commission Expires:



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NORTH FEDERAL SAVINGS BANK

Victor E. Caputo

VICTOR E. CAPUTO, EXECUTIVE VICE PRESIDENT

Warren Rife

WARREN RIFE, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS
COUNTY OF COOK

I, SUSAN RODRIGUEZ, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **VICTOR E. CAPUTO**, is personally known to me to be the **EXECUTIVE VICE PRESIDENT** of NORTH FEDERAL SAVINGS BANK, and **WARREN RIFE**, is personally known to me to be the **ASSISTANT 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 severly acknowledge that such **EXECUTIVE VICE PRESIDENT** and **ASSISTANT VICE PRESIDENT** signed and delivered the said instrument as **EXECUTIVE VICE PRESIDENT** and **ASSISTANT 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 **16TH** Day of **SEPTEMBER, 2004**.

Susan Rodriguez

NOTARY PUBLIC:

My Commission Expires:

