



Doc#: 0432820198
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 11/23/2004 04:13 PM Pg: 1 of 3

**MODIFICATION AGREEMENT AND EXTENSION AGREEMENT
LOAN NUMBER: 88-1003793**

This agreement, made this the 5th Day of NOVEMBER 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) J. KEVIN O'HAGAN AND EILEEN M. O'HAGAN (HUSBAND AND WIFE), AS TENANTS BY THE ENTIRETY, (UND ½ INT) AND LORETTA C. MEINDL AS TRUSTEE OF THE LORETTA C. MEINDL TRUST DATED 01/15/91 (UND ½ INT), representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

LOT 31 AND THE NORTH ½ OF LOT 30 IN BLOCK 2 IN SICKEL AND HUFMEYER'S ADDITION TO LANE PARK, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**COMMONLY KNOWN AS: 3618 N. GREENVIEW
CHICAGO, IL 60613**

PERMANENT TAX ID NO.: 14-20-120-022 Real Estate Index 71137203

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated MAY 5, 2003 and recorded MAY 16, 2003 in the recorder's office of COOK County, Illinois as Document Number 0313607020 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 5, 2003 in the amount of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00)

WHEREAS, their now is a credit limit available up to the maximum amount of THREE HUNDRED THOUSAND AND NO/100 (\$300,000.00) secured by the mortgage indebtedness.

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WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 5th Day of NOVEMBER 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 THREE HUNDRED THOUSAND AND NO/100 (\$300,000.00), 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 the Promissory Balloon Note dated MAY 5, 2003 and hereby extended to the 5th Day of NOVEMBER 2009. 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 5th Day of NOVEMBER 2009.

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



J. KEVIN O'HAGAN

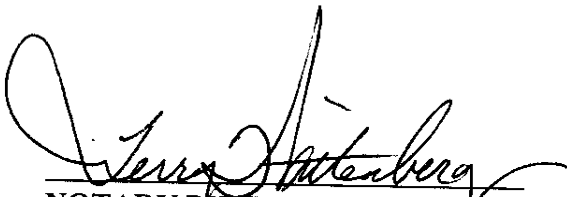


EILEEN M. O'HAGAN

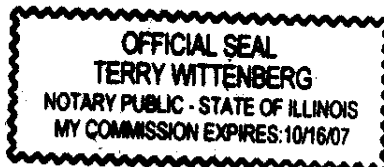


LORETTA C. MEINDL, TRUSTEE

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 5TH Day of NOVEMBER 2004.



NOTARY PUBLIC
My Commission Expires: 10/16/07



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NORTH FEDERAL SAVINGS BANK



VICTOR E. CAPUTO, EXECUTIVE VICE PRESIDENT



MARK F. METZGER, VICE PRESIDENT

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)

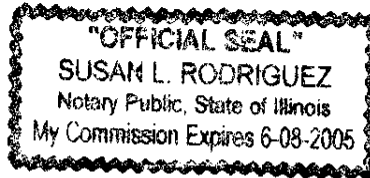
I, SUSAN L. RODRIGUEZ, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **VICTOR E. CAPUTO**, is personally known to me to be the **EXECUTIVE VICE PRESIDENT** of NORTH FEDERAL SAVINGS BANK, and **MARK F. METZGER**, is personally known to me to be the **VICE PRESIDENT** 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 **VICE PRESIDENT** signed and delivered the said instrument as **EXECUTIVE VICE PRESIDENT** and **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 5TH Day of **NOVEMBER 2004**.



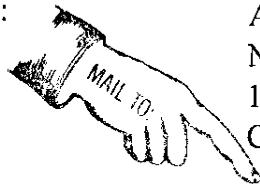
NOTARY PUBLIC:

My Commission Expires:

06/08/05



This Document was prepared by:
Mark F. Metzger
North Federal Savings Bank
100 W. North Ave.
Chicago, IL 60610



After recording return document to:
North Federal Savings Bank
100 W. North Ave.
Chicago, IL 60610