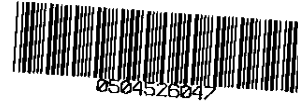


# UNOFFICIAL COPY

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025001197

Mail to:

THIS INSTRUMENT WAS PREPARED BY:  
Steven M. Frank, Vice President  
OXFORD BANK AND TRUST  
1100 WEST LAKE STREET  
ADDISON, IL 60101  
#7544440-3



Doc#: 0504526047  
Eugene "Gene" Moore Fee: \$26.00  
Cook County Recorder of Deeds  
Date: 02/14/2005 11:06 AM Pg: 1 of 2

## MODIFICATION AGREEMENT

In consideration of the payment to OXFORD BANK & TRUST, the owner and holder of the indebtedness described below, of a modification fee of \$200.00 receipt of which is hereby acknowledged, it is mutually agreed that the terms of repayment of said indebtedness be and they are hereby modified as herein provided: 2

The existing indebtedness is represented by a Promissory Note from Oxford Bank & Trust, not personally, but as Trustee u/v/a dated December 23, 1999 and known as trust no. 777 to Lender dated February 4, 2000 in the original principal amount of \$520,000.00 plus interest at the rate of 8.5% per annum, payable in regular monthly payments of \$6,115.00 principal, interest and real estate tax escrow with a final estimated payment of \$491,175.01 due February 4, 2003. The present unpaid balance of said indebtedness is \$465,375.51. The Note is secured by a Mortgage and Assignment of Rents dated February 4, 2000 and recorded on February 24, 2000 as Document Nos. 00134460 & 00134461, and as modified from time to time. The real property securing the loan is described as:

LOTS 381, 382, 383 AND 384 IN GRAYLAND PARK ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE NORTH ½ OF THE NORTHEAST ¼ OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 13-21-211-028, 13-21-211-029 & 13-21-211-030

Commonly Known As: 3848-58 N. Cicero, Chicago, IL 60641.

The Promissory Note and any other security instruments are hereby amended to provide that the unpaid balance of \$465,375.51 shall and bear interest at the rate of 5.50% fixed per annum and shall be paid in monthly installments of \$3,821.40 principal and interest, plus the real estate tax escrow, beginning February 4, 2005 with a final payment estimated at \$423,362.45 due on the 4<sup>th</sup> day of February, 2007.

All other terms, provisions and conditions of the Note and any and all other security instruments and supporting documents of any nature shall remain unchanged in every respect and are hereby ratified and confirmed.

DATED AT ADDISON, ILLINOIS, this 4<sup>th</sup> day of February, 2005.

BOX 334 CTI

# UNOFFICIAL COPY

By: Steven M. Frank v.p.  
Steven M. Frank, Vice President

Attest: Frank H. Lakofka  
Frank H. Lakofka, Sr. Vice President

The foregoing Extension Agreement has been executed with the knowledge and consent of the undersigned endorsers or guarantors who hereby consent to the same and agree that their obligations shall continue in force unchanged hereby.

Borrower:

Oxford Bank & Trust, not personally, but as Trustee, u/t/a dated December 23, 1999 and known as trust no. 777

By: Irene S. Nowicki  
Irene Nowicki, Vice President and Trust Officer.

STATE OF ILLINOIS

COUNTY OF DuPage

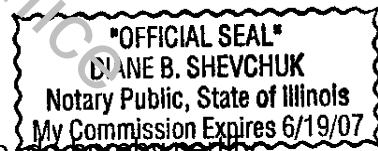
} I, DIANE B. SHEVCHUK the undersigned, Notary Public  
}

in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT STEVEN M. FRANK personally known to me to be the VICE President of Oxford Bank & Trust a corporation, and FRANK H. LAKOFKA personally known to me to be the SR Vice Pres. of said corporation, and personally known to me to the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such officers, they signed and delivered the said instrument as such officers 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 Notarial Seal this 4<sup>th</sup> day of February, 2005.

Diane B. Shevchuk  
Notary Public

State of Illinois, Dupage County.



I, DIANE B. SHEVCHUK, a Notary Public in and for said county and state, do hereby certify that Irene S. Nowicki personally known to me to be the VICE President of Oxford Bank & Trust a corporation, and personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the purposes therein set forth.

Given under my hand and official seal, this 4<sup>th</sup> day of February, 2005.

Diane B. Shevchuk  
Notary Public

