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BOX 169



0505411283

Doc#: 0505411283
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 02/23/2005 02:26 PM Pg: 1 of 4

MODIFICATION AGREEMENT AND EXTENSION AGREEMENT LOAN NUMBER: 88-1006119

REI TITLE SERVICES # R1156245

This agreement, made this the 3RD Day of FEBRUARY 2005, by and between the Mortgagee, NORTH FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) MAURA TOLAND, AN UNMARRIED WOMAN AND DAVID W. DENNIS AN UNMARRIED MAN representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

SEE ATTACHED FOR LEGAL DESCRIPTION



BOX 169

COMMONLY KNOWN AS: 228 FRANKLIN AVENUE
RIVER FOREST, IL 60305

PERMANENT TAX ID NO.: 15-12-308-018-0000

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated AUGUST 11, 2004 and recorded AUGUST 19, 2004 in the recorder's office of COOK County, Illinois as Document Number 0423229074 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 AUGUST 11, 2004 in the amount of TWO HUNDRED THIRTY FIVE THOUSAND AND NO/100 (\$235,000.00).

WHEREAS, there now is a credit limit available up to the maximum amount of FOUR HUNDRED SIXTY SIX THOUSAND AND NO/100 (\$466,000.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated the 11TH day of AUGUST, 2009.

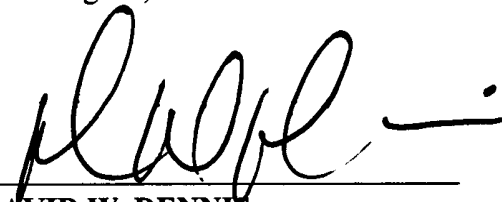
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AND NOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that borrower, hereby agrees to pay NORTH FEDERAL SAVINGS BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness of FOUR HUNDRED SIXTY SIX THOUSAND AND NO/100 (\$466,000.00), with interest calculated at the rate of PRIME as the rate is hereby modified to by this modification agreement dated FEBRUARY 3, 2005 (as it is published in the Wall Street Journal monthly) for the remaining term of the loan. 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 11TH Day of AUGUST, 2009.

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

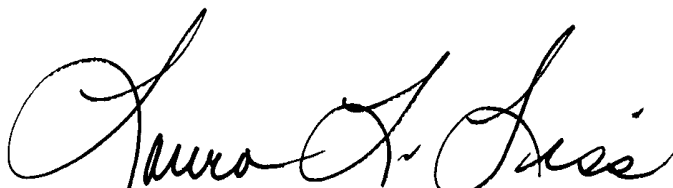


 MAURA TOLAND



 DAVID W. DENNIS

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 3RD Day of FEBRUARY 2005.



 NOTARY PUBLIC

My Commission Expires: 7-12-05



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NORTH FEDERAL SAVINGS BANK

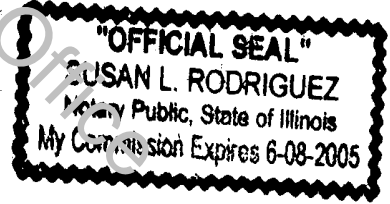
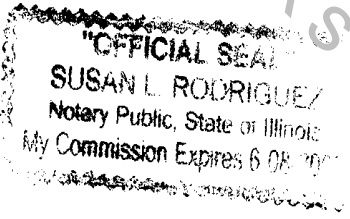
Victor E. Caputo
VICTOR E. CAPUTO, EXECUTIVE VICE PRESIDENT

Mark F. Metzger
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 3RD Day of **FEBRUARY, 2005**.

Susan L. Rodriguez
NOTARY PUBLIC:
My Commission Expires:



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

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LOT 20 IN BLOCK 4 IN E. S. CONWAY'S RESUBDIVISION OF RANSON'S SUBDIVISION OF THE WEST 1/2 OF THE EAST HALF OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 15-12-308-018-0000

COMMONLY KNOWN AS: 228 FRANKLIN AVE., RIVER FOREST, IL 60305

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