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0515933063 Eugene "Gene" Moore Fee: \$30.00 Cook County Recorder of Deeds Date: 06/08/2005 07:38 AM Pg: 1 of 4

MODIFICATION AGREEMENT **LOAN NUMBER: 88-1006664**

This agreement, made this the 16th Day of MAY 2005, by and between the Mortgagee, DIAMOND BANK, FSB, formerly know as NOKTH FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) MAURA TOLAND, A SINGLE PERSON AND DAVID W. DENNIS, NOT AS TENANTS IN COMMON, BUT AS TENANTS WITH RIGHT OF SURVIVORSHIP representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

LOT 20 IN BLOCK 4 IN E. S. CONWAY'S RESUBLIVISION OF RANSONS SUBDIVISION OF THE WEST 1/4 OF THE EAST 1/4 OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, Continue Office ILLINOIS.

COMMONLY KNOWN AS:

228 FRANKLIN

RIVER FOREST, IL 60305

PERMANENT TAX ID NO.:

15-12-308-018

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated FEBRUARY 28, 2005 and recorded MARCH 14, 2005 in the recorder's office of COOK County, Illinois as Document Number 0507326150 conveying to NORTH FEDERAL SAVINGS BANK, now known as DIAMOND BANK, FSB, 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 FEBRUARY 28, 2005 in the amount of ONE HUNDRED TWENTY-SIX THOUSAND AND NO/100 (\$126,000.00).

WHEREAS, their now is a credit limit available up to the maximum amount of EIGHTY-FOUR THOUSAND AND NO/100 (\$84,000.00) secured by the mortgage indebtedness.

BOX 334 CTI

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WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated the 4th Day of APRIL 2012.

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 DIAMOND BANK, FSB formerly known as NORTH FEDERAL SAVPNGS BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness of ERCHTY-FOUR THOUSAND AND NO/100 (\$84,000.00), with interest calculated at the rate of PRIME + 0.50% as the rate is stated in the original Promissory Note dated FEBRUARY 28, 2005 (as it is published in the Wall Street Journal monthly) for the remaining term of the loan as is stated the 4TH Day of APRIL 2012. 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 4TH Day of APRIL 2012.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the

day and year first written above.

MAURA TOLAND

DAVIP 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 24TH Day of MAY 2005.

NOTARY PUBLIC

My Commission Expires: 4

OFFICIAL SEAL
MIGDALIA SANCHEZ
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES APRIL 1 2009

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DIAMOND BANK, FSB formerly known as 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 DIAMOND BAND, FSB formerly known as 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 cames are subscribed to the foregoing instrument, appeared before me this day in person and severely 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 24TH Day of MAY 2005.

NOTARY PUBLIC:

My Commission Expires:

6/8/05

This Document was prepared by:

Mark F. Metzger Diamond Bank, FSB 100 W. North Ave. Chicago, IL 60610 After recording return document to: Diamond Bank, FSB

SUSAN L. RODRIGUEZ Notary Public, State of Illinois

My Commission Expires 6-08-2005

100 W. North Ave.

Chicago, IL 60610

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UNOFFICIAL COP'STREET ADDRESS: 228 FRANKLIN AVENUE

CITY: RIVER FOREST COUNTY: COOK

TAX NUMBER: 15-12-308-018-0000

LEGAL DESCRIPTION:

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

