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Doc#: 0605312010 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/22/2006 10:00 AM Pg: 1 of 2

| SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

LOAN MODIFICATION AGREEMENT

DATE: January 14, 2006

LOAN: 929085-53

WHEREAS, BANK OF PALATINE, One E. Northwest Highway, Palatine, IL, 60067 LOANED Valissa A. Helligoss, Single THE SUM OF * * Eighty Seven Thousand and NO/100 (\$87,000.00) as evidenced by a Note and Mortgage executed and delivered on February 1, 2001 which Mortgage is duly recorded in the public records in the Jurisdiction where the mortgaged property is located which Note and Mortgage are hereby incorporated herein as a part of this instrument. Document recorded as No. 0010105284 in Cook County, Illinois.

WHEREAS, the undersigned, owner of said premises has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

- THE MATURITY DATE SHALL BE FEBRUARY 1, 2011.

ALL OTHER TERMS AND CONDITIONS WILL REMAIN THE SAME.

LEGAL DESCRIPTION:

UNIT C IN WOOD STREET CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 5 (EXCEPT THE NORTH 50 FEET THEREOF) AND THE EAST 2 RODS OF LOT 6 (EXCEPT THE NORTH 50 FEET THEREOF) IN BLOCK 6 IN ASSESSORS DIVISION OF THE SOUTH EAST ¼ OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THRID PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 20, 1869 IN BOOK 170 OF MAPS, PAGES 94 AND 95, AND RECORDED APRIL 10, 1877 IN BOOK 13 OF PLATS, PAGES 3 AND 4, ALL IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT D TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25298681, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

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Commonly Known as: 108 West Wood St, Unit C, Palatine, IL 60067

PIN: 02-15-407-045-1003

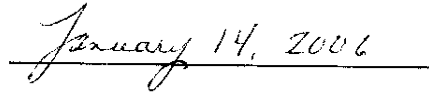
AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid principal balance of said indebtedness is:

* Seventy One Thousand Forty Five and 23/100s (\$71,045.23) all of which the undersigned promises to pay with interest at 6.25% per annum until paid and that Six Hundred Eighty Six and 74/100 (\$686.74) shall be payable per month beginning on the 1st day of February, 2006 to be applied first to interest and the balance applied to principal and that in all other respects said Mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the 14th day of January, 2006


Valissa A. Hilligoss


January 14, 2006

State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, do hereby Certify that Valissa A. Hilligoss, Single who are personally known to me to be the same persons whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed sealed and delivered the said instrument free and voluntary act for the uses and purposes therein set forth.

This instrument prepared by: Jennifer B.Grealish, One E. Northwest Highway, Palatine, IL 60067