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Doc#: 0609343141 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 04/03/2006 09:48 AM Pg: 1 of 3

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**MODIFICATION AND EXTENSION AGREEMENT
LOAN NUMBER: 88-1006622**

This agreement, made this the 3RD Day of MARCH 2006, by and between the Mortgagee, DIAMOND BANK, FSB, formerly know as NORTH FEDERAL SAVINGS BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s), MICHAEL G. HERSHENSON AND LISA M. HERSHENSON, HIS WIFE representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

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THE NORTH 50 FEET OF LOT 195 IN THE TERRACE MCKEY AND POAGUE'S ADDITION TO EVANSTON, BEING A SUBDIVISION OF ADAM HOTH HOMESTEAD (EXCEPT THE SOUTH 47 FEET THEREOF) IN THE EAST 1/2 SOUTH OF GROSS POINT ROAD OF SECTION 33 AND OF THE SOUTH FEET OF LOT 3 IN HENRY WITTBOLD'S SUBDIVISION OF THE SOUTH 47 FEET OF LOTS 5 AND 8 AND THAT PART OF LOT 7, LYING EAST OF THE WEST 247.50 FEET THEREOF IN COUNTY CLERKS' SDIVISION OF FRACTIONAL SECTION 33, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**COMMONLY KNOWN AS: 2738 LAWNDALE AVE.
EVANSTON, IL 60201**

PERMANENT TAX ID NO.: 05-33-410-021-0000

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated FEBRUARY 15, 2005 and recorded FEBRUARY 23, 2005 in the recorder's office of COOK County, Illinois as Document Number 0505411284 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 15, 2005 in the amount of THREE HUNDRED THIRTY-FIVE THOUSAND AND NO/100 (\$335,000.00).

WHEREAS, their now is a credit limit available up to the maximum amount of FOUR HUNDRED TWENTY-FIVE THOUSAND AND NO/100 (\$425,000.00) secured by the mortgage indebtedness.

BOX 334 CTI

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WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 8TH Day of MARCH 2013.

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 SAVINGS BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness of FOUR HUNDRED TWENTY-FIVE THOUSAND AND NO/100 (\$425,000.00), with interest calculated at the rate of PRIME + 0.50% as the rate is hereby modified to by this modification agreement dated MARCH 3, 2006 (as it is published in the Wall Street Journal monthly) for the remaining term of the loan as is hereby modified to, being the 8TH Day of MARCH 2013. 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 8TH Day of MARCH 2013.

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

Michael G. Hershenson

MICHAEL G. HERSHENSON

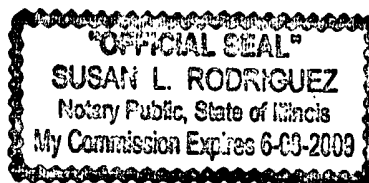
Lisa M. Hershenson

LISA M. HERSHENSON

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 MARCH 2006.

Susan L. Rodriguez
 NOTARY PUBLIC
 My Commission Expires: 6/8/09

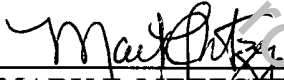


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DIAMOND BANK, FSB
formerly known as
NORTH FEDERAL SAVINGS BANK



VICTOR E. CAPUTO, EXECUTIVE VICE PRESIDENT

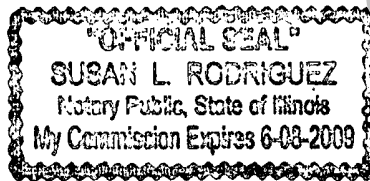


MARK F. METZGER, VICE PRESIDENT

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 BANK, 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 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 **MARCH 2006**.


NOTARY PUBLIC:
My Commission Expires: 6/8/09



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
100 W. North Ave.
Chicago, IL 60610