

UNOFFICIAL COPY



0726846097

Doc#: 0726846097 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/25/2007 02:18 PM Pg: 1 of 2

Modification and Extension Agreement of Loan No. 11249760 dated August 8, 1997.

Whereas, the First State Bank and Trust Company of Palos Hills now known as Family Bank and Trust Company loaned First State Bank and Trust Company of Palos Hills, now known as Family Bank and Trust Company, a corporation of Illinois, not personally but as Trustee under provisions of a Deed or Deeds in Trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated 7-18-97 and known as Trust no. 2-310

The sum of Two Hundred Two Thousand Five Hundred and no/100 (\$202,500.00) as evidenced by a note and mortgage (trust deed) executed and delivered on 8-8-97 which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located which note and mortgage hereby incorporated herein as part of this instrument. Documents recorded as Nos. 976560/0/97656071 and subsequently modified by a modification and extension agreement dated July 22, 2002 and recorded as document no. 0020938586

Whereas, the undersigned, owner of said premises has found it necessary and does hereby request a modification of terms of said loan for the following reasons: Extend maturity from 8/1/07 to 8/1/2012, change the rate of interest from 7.250% to 8.250% and modify payment program changing payment amount from \$1,989.75 to \$1,938.68.

Address of Property: 14001 S. Dori Lane Crestwood, Illinois 60465
Permanent Index No. 28-04-401-064

Legal Description:

PARCEL 1:

LOT 14 IN WOODCREST RESUBDIVISION, BEING A RESUBDIVISION OF WOODCREST SUBDIVISION IN THE SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 30, 1976, AS DOCUMENT 23433484, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1, AS SET FORTH IN PLAT OF SUBDIVISION RECORDED MARCH 30, 1976 AS DOCUMENT 23433484 AND AS CREATED BY DEED FROM LASALLE NATIONAL BANK, NATIONAL BANKING ASSOCIATION, AS TRUSTEE, UNDER TRUST AGREEMENT DATED OCTOBER 1, 1975 AND KNOWN AS TRUST NUMBER 49518 TO ROBERT M. CLARK, RECORDED SEPTEMBER 13, 1977 AS DOCUMENT 24103467, IN COOK COUNTY, ILLINOIS AND AS AMENDED BY PLAT OF RESUBDIVISION RECORDED SEPTEMBER 17, 1976 AS DOCUMENT 23641278.

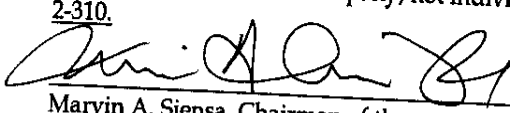
PERMANENT INDEX NUMBER: 28-04-401-064

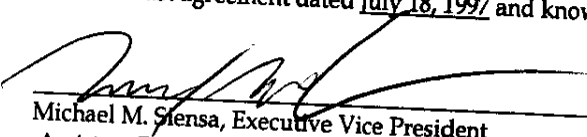
And whereas, the parties desire to restate the modified terms of said loan so that there shall be no misunderstandings of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid balance of said indebtedness is: Ninety Five Thousand Ninety Four and 24/100 (\$95,094.24) all of which the undersigned promises to pay with interest at 8.250% per annum until paid and that the same shall be payable monthly, One Thousand Nine Hundred Thirty Nine and 68/100 -- \$1,939.68 per month beginning on the 1st day of September, 2007 to be applied first to interest, and the balance to principal; plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary); and that in all other respects said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the 1st day of August, 2007.

Family Bank and Trust Company, not individually but as trustee under trust agreement dated July 18, 1997 and known as Trust No. 2-310.


Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer


Michael M. Siensa, Executive Vice President
Assistant Trust Officer

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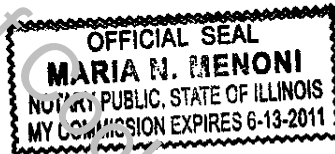
State of Illinois }
County of Cook } SS

The undersigned, a Notary Public in and for and residing in said County in the State aforesaid, do hereby Certify that Marvin A. Siensa, Chairman of the Board, CEO and Trust Officer and Julie Siensa who are 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 acknowledged that they signed, sealed, and delivered the said instrument free and voluntary act for the uses and purposes therein set forth.

Maria N. Menoni
Notary Public

Mail to: Family Bank and Trust Company
10360 South Roberts Road
Palos Hills, IL 60465

This instrument prepared by: Family Bank and Trust Company
10360 South Roberts Road
Palos Hills, IL 60465



County Clerk's Office