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Doc#: 0733408784 Fee: \$50.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 11/30/2007 03:14 PM Pg: 1 of 3

CTIC-HEUS

MODIFICATION AGREEMENT LOAN NUMBER: 88-1005757

This agreement, made this the 7th Day of November 2007, by and between the Mortgagee, DIAMOND BANK, FSB, formerly known as North Federal Savings Bank, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) VINCENT RIZZO, JR & PATTI RIZZO AS CO-TRUSTEES OF THE VINCENT RIZZO, JR AND PATTI RIZZO TRUST DATED 01/09/06 representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

THE EAST 2 ½ FEET OF LOT 39 AND A'LL OF LOT 40 AND THE WEST 5 FEET OF LOT 41 IN BLOCK 3 IN MARTIN LUTHER COLLEGE SUBDIVISION OF THE NORTH ½ OF THE NORTH EAST ¼ OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

COMMONLY KNOWN AS:

5629 W. BYRON ST.

CHICAGO, IL 60634

PERMANENT TAX ID NO.:

13-20-211-009-0000

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated APRIL 16, 2004 and recorded MAY 4, 2004 in the recorder's office of COOK County, Illinois as Document Number 0412540074 and subsequently modified by modification agreements dated FEBRUARY 2, 2005 and recorded FEBRUARY 15, 2005 in the recorder's office of COOK County, Illinois as Document Number 0504620158 and again modified by modification agreements dated OCTOBER 17, 2007 and recorded in the recorder's office of COOK County, Illinois as Document Number conveying to DIAMOND BANK, FSB, formerly known as 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 APRIL 16, 2004 in the amount of THIRTY SIX THOUSAND AND NO/100 (\$36,000.00) and subsequently extended by modification and extension agreement dated FEBRUARY 2, 2005 to the 2ND day of FEBRUARY 2012 and then on OCTOBER 7, 2007 to a new mortgage indebtness of SIXTY-FIVE THOUSAND AND NO/100 (\$65,000.00).

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WHEREAS, the rate for the above referenced mortgage has been modified to PRIME MINUS 0.50% this, the 7th day of NOVEMBER 2007.

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 SIXTY-FIVE THOUSAND AND NO/100 (\$65,000.00), with interest calculated at the rate of PRIME MINUS 0.50% as the rate is hereby modified to by this modification agreement dated NOVEMBER 7, 2007 (as it is published in the Wall Street Journal monthly). 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 2ND Day of FEBRUARY 2012.

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

VINCENT RĬZZŎ, JR., Individually, an a

PATTI RIZZO, Indívidually, and as Trustee

750/1/c

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 7th Day of NOVEMBER 2007.

NOTARY PUBLIC

as Trustee

My Commission Expires:

OFFICIAL SEAL BARBARA I BOLDT NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:03/05/11

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DIAMOND BANK, FSB

CHRISTOPHER SEBASTIAN, SENIOR VICE PRESIDENT

KEMBERLY COLE, SECRE

STATE OF ILLINOIS)

)SS

COUNTY OF COCK)

I, SUSAN L. RODRICUFZ, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT CHRISTOPHER SEBASTIAN, is personally known to me to be the SENIOR VICE PRESIDENT of DIAMOND BANK, FSB, and KIMBERLY COLE, is personally known to me to be the SECRETARY of 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 severely acknowledge that such SENIOR VICE PRESIDENT and SECRETARY signed and delivered the said instrument as SENIOR VICE PRESIDENT and SECRETARY 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 7TH Day of NOVEMBER 2007. Mr. Clarks Office

My Commission Expires: 03051/

OFFICIAL SEAL BARBARA I BOLDT OTARY PUBLIC - STATE OF ILLINOIS

This Document was prepared by: Jaclyn Koehler Diamond Bank, FSB 100 W. North Avenue Chicago, IL 60610

After recording return document to: Diamond Bank, FSB Attn: Jaclyn Koehler 100 W. North Avenue Chicago, IL 60610