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Cook County Recorder 25.50



**MID AMERICA BANK, fsb.
LOAN MODIFICATION AGREEMENT**

Loan Number: 0950308143

Modification Fee: \$1,050.00

Purpose of Modification:

TO REDUCE INTEREST RATE FROM 7.625% TO 7.125%; TO CHANGE THE LOAN PROGRAM FROM A 7 YEAR BALLOON TO A FIXED RATE LOAN; TO CHANGE THE PRINCIPAL AND INTEREST FROM \$2728.89 TO \$2964.49; TO CHANGE THE MATURITY DATE FROM OCTOBER 1, 2002 TO OCTOBER 1, 2025; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND TO PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF \$51,639.93.

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 21ST day of OCTOBER, 1998 by and between Mid America Bank, fsb. of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank, and hereinafter referred to as ("MidAmerica") and CHERYL A GEIGER, AN UNMARRIED PERSON

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 227 N JUSTINA ST HINSDALE, IL 60521 and legally described as follows:

LOT 8 IN BLOCK 10 IN THE SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CHICAGO BURLINGTON AND QUINCY RAILROAD COMPANY'S RIGHT OF WAY, (EXCEPT THE NORTH 241.56 FEET OF SAID WEST 1/2 OF SAID SOUTHWEST 1/4), ACCORDING TO THE PLAT THEREOF RECORDED IN RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON JANUARY 30, 1895 AS DOCUMENT 2167764, BOOK 62 OF PLATS, PAGE 36, IN COOK COUNTY, ILLINOIS.

P.I.N. # 18-06-315-003-0000

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of THREE HUNDRED EIGHTY FIVE THOUSAND FIVE HUNDRED FIFTY AND NO/100 Dollars (\$385,550.00) evidenced by a Note ("Note") and Mortgage both dated SEPTEMBER 26, 1995 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 95678239 and said Note and Mortgage are incorporated into and made a part of this Modification;

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By: _____
By: _____
BORROWER(S) _____
_____ (CHERYL A GEIGER)

Executed, sealed and delivered this 21st day of October, 1998

In all respects, said Note and Mortgage shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all of the obligations of said Mortgage contract, as herein revised.

As of October 1, 1995, the modified interest rate the Borrowers are required to pay will be 7.125%. This modified interest rate will remain constant for the remaining term of the loan. The principal and interest payment based on the rate indicated above will be \$2964.49. The Borrowers shall make the new modified payments on the first day of each month beginning on November 1, 1998. It is agreed that all sums owed under the Note will be paid no later than October 1, 2025 ("Maturity Date") and the Maturity Date under all the Loan Documents will be deemed October 1, 2025. To the extent the terms, conditions and provisions of this Modification differ from or are inconsistent with the Note, Mortgage or other Loan Documents executed by the Borrowers, the terms, conditions and provisions of this Modification shall control and govern.

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note and Mortgage of said indebtedness;
NOW THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:
It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is Three Hundred Seventy Four Thousand Three Hundred Two and 63/100 Dollars (\$374,302.63).
The Note and Mortgage dated September 26, 1995 shall be modified to provide for an additional advance of funds not to exceed the amount of Fifty One Thousand Six Hundred Thirty Nine and 93/100 Dollars (\$51,639.93).
Mid America will fund an Additional Advance of Fifty One Thousand Six Hundred Thirty Nine and 93/100 Dollars (\$51,639.93) which shall increase the unpaid principal balance of said indebtedness to Four Hundred Twenty Five Thousand Nine Hundred Forty Two and 56/100 Dollars (\$425,942.56).
The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest), Section 3 (Payments) of the Note as follows:

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STATE OF ILLINOIS)
) SS
 COUNTY OF DeKalb)

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that
 CHERYL A GEIGER

whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that s he
 signed and delivered the said instrument as HER free and voluntary act, for the uses and purposes therein
 set forth.

WITNESS my hand and official seal.

Signature: *Lorraine Meingasner*
LORRAINE MEINGASNER
 Name (Typed or Printed)



My Commission Expires: 1.11.99

LENDER:

MID AMERICA BANK, fsb.:
Karen Meyer, Asst VP. _____
Barbara Rose _____

STATE OF ILLINOIS)
) SS
 COUNTY OF DeKalb)

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that
Karen Meyer, personally known to me to be the Asst VP
 Vice President of Mid America Bank, fsb., a national banking corporation and
Barbara Rose, the Asst. 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 severally acknowledged that as such Asst VP Vice President and
 Asst. Secretary they signed and delivered the said instrument as the Asst VP Vice President and Asst.
 Secretary of said corporation and caused the corporate 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 the free and
 voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND SEAL THIS 28th DAY OF October, 1998

Lorraine Meingasner
 Notary Public

My Commission Expires: 1.11.99

THIS INSTRUMENT PREPARED BY
 Kenneth Koranda, President
 Mid America Bank, fsb.
 1823 Centre Point Circle, P.O. Box 3142
 Naperville, Illinois 60566-7142

WHEN RECORDED RETURN TO:
 Mid America Bank, fsb.
 1823 Centre Point Circle
 P.O. Box 3142
 Naperville, Illinois 60566-7142

