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Cook County Recorder 25.50



08170032

MID AMERICA BANK, fsb. LOAN MODIFICATION AGREEMENT

Loan Number: 0390503439

Modification Fee: \$500.00

Purpose of Modification:

TO REDUCE INTEREST RATE FROM 7.375% TO 6.250%; TO CHANGE THE PRINCIPAL AND INTEREST FROM \$852.23 TO \$758.59; TO CHANGE MATURITY DATE FROM JULY 1, 2020 TO OCTOBER 1, 2013

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 6TH 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 MARK E ROBINSON AND CATHLEEN M CONOLLY, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 4100 WOLF RD WESTERN SPRINGS, IL 60558 and legally described as follows:

LOT 1 IN BLOCK 17 IN WESTERN SPRINGS RESUBDIVISION OF PART OF EAST HINSDALE IN SECTION 6, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 18062200180000

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of ONE HUNDRED TWENTY THOUSAND AND NO/100 Dollars (\$120,000.00) evidenced by a Note ("Note") and Mortgage both dated JUNE 28, 1990 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 90344336 and said Note and Mortgage are incorporated into and made a part of this Modification;

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Executed, sealed and delivered this 6th day of October, 1998.

Borrower(s) By: Mark E Robinson
 By: CATHLEEN M CONNOLLY

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.

Property of Cook County Clerk's Office

As of October 1, 1998 the modified interest rate the Borrowers are required to pay will be 6.250%. 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 \$758.59. 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, 2013 ("the Maturity Date") and the Maturity Late under all the Loan Documents will be deemed October 1, 2013. 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 Eighty Eight Thousand Seven Hundred and Four Dollars (\$88,473.48).

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)

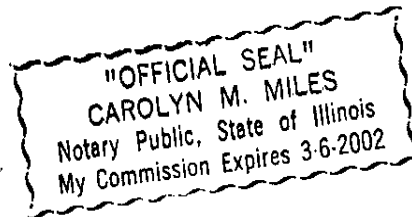
THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that
MARK E ROBINSON AND CATHLEEN M CONNOLLY
whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that they signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.

Signature: MARK E. ROBINSON

CATHLEEN M. CONNOLLY
Name (Typed or Printed)

My Commission Expires: Carolyn M Miles



LENDER:

MID AMERICA BANK, fsb.:

Karen Menza, President

Renée Rose

STATE OF ILLINOIS)
)SS
COUNTY OF)

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that
Karen Menza, personally known to me to be the Asst
Vice President of Mid America Bank, fsb., a national banking corporation and
Renée 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 Vice President and
Asst. Secretary they signed and delivered the said instrument as the Asst 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 11th DAY OF October, 1998.

Kelli Wagner
Notary Public

My Commission Expires: 11/1/99



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