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Cook County Recorder 25.50



MODIFICATION AGREEMENT  
LOAN NO. 25-80010639

This agreement, made this the 14<sup>th</sup> Day of DECEMBER 1999, by and between the Mortgagee, LIBERTY FEDERAL BANK, formerly know as SOUTHWEST FEDERAL SAVINGS AND LOAN ASSOCIATION owner of the mortgage hereinafter described, and the Mortgage(s) DONALD HENKINS AND GRACE R. C. HENKINS, HIS WIFE, IN JOINT TENANCY, representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT 15 IN ROBERT BARTLETT'S GREEN FIELD A SUBDIVISION OF THE WEST ½ OF THE NORTHWEST ¼ OF SECTION 26, AND THAT PART LYING SOUTH AND EAST OF THE JOLIET AND CHICAGO RAILROAD OF THE EAST ½ OF THE NORTHEAST FRACTIONAL ¼ OF SECTION 27, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WITNESSETH:

REI TITLE SERVICES # R805637

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated MARCH 4, 1996 and recorded MARCH 12, 1996 in the recorder's office of COOK County, Illinois as Document Number 96187926, conveying to LIBERTY FEDERAL BANK, formerly know as SOUTHWEST FEDERAL SAVINGS AND LOAN ASSOCIATION 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 MARCH 4, 1996 in the amount of FIFTEEN THOUSAND AND NO/100 (\$15,000.00).

The premises mentioned in said mortgage are legally described as follows:

COMMONLY KNOWN AS: **7330 S. BANKS  
JUSTICE, IL 60458**

PERMANENT TAX ID NO.: **18-27-204-005**

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of TWENTY-FIVE THOUSAND AND NO/100 (\$25,000.00)

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WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, 15th DAY OF MARCH 2003.

AND KNOW 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 DONALD HENKINS AND GRACE R. C. HENKINS thereby agrees to pay LIBERTY FEDERAL BANK, formerly known as SOUTHWEST FEDERAL SAVINGS AND LOAN ASSOCIATION its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of TWENTY-FIVE THOUSAND AND NO/100 (\$25,000.00), with interest calculated on the outstanding balance at the rate of Prime for the remaining term of the loan as was stated in the original promissory note dated MARCH 4, 1996. Payments are due on the 15th 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 15<sup>TH</sup> Day of MARCH 2003.

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

*Donald Henkins*

DONALD HENKINS

*Grace R. C. Henkins*

GRACE R. C. HENKINS

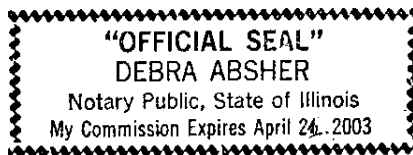
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that DONALD HENKINS AND GRACE R. C. HENKINS is personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as his 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 14<sup>TH</sup> Day of DECEMBER 1999.

*Debra Absher*

NOTARY PUBLIC

My Commission expires:



LIBERTY FEDERAL BANK,

*Donald A. Berg, Sr.*

DONALD A. BERG, SR. VICE PRESIDENT

*Mark F. Metzger*

MARK F. METZGER, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS) SS  
COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT DONALD A. BERG, is personally known to me to be the SR.VICE PRESIDENT of LIBERTY FEDERAL BANK, and MARK F. METZGER personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me the day in person and severely acknowledge that such SR.VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as SR VICE PRESIDENT and ASSISTANT 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 the free and voluntary act and deed of said corporation, the uses and purposes therein set forth. Given under my hand and notarized the 14<sup>TH</sup> Day of DECEMBER 1999.

*Martin William Lotz*  
NOTARY PUBLIC

"OFFICIAL SEAL"  
MARTIN WILLIAM LOTZ  
Notary Public, State of Illinois  
My Commission Expires 5-12-2002

THIS INSTRUMENT WAS PREPARED BY: *mauto*  
LIBERTY FEDERAL BANK  
ONE GRANT SQUARE, P.O. BOX 380  
HINSDALE, IL 60521

