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MODIFICATION AGREEMENT 86-401606

This modification agreement is hereby entered into this 25th day of July, 19 86 by and between Ronald E. Filak and Gloria J. Filak, his wife

herein referred to as Mortgagor, and John J. Riordan, Trustee, 1190 S. Elmhurst Rd., Mt. Prospect, IL 60056, as Mortgagee/Trustee **86401606**

Witnesseth  
Whereas, the Mortgagor, under date of July 25, 1986 executed and delivered to Mortgagee/Trustee an Installment Note (the "note") in the principal sum of Ten Thousand Six Hundred Sixty-nine Dollars & 91/100 (\$ 10,669.91), made payable to Mortgagee/Trustee; and

Whereas, to secure payment of the note, the Mortgagor executed and delivered, in favor of the Mortgagee/Trustee, a Mortgage/Trust Deed (the "mortgage") dated July 25, 1983, on certain improved real estate in Cook County, Illinois legally described in Exhibit A attached hereto. This Mortgage/Trust Deed was recorded as Document No. 267 18236; and

Whereas, the Note and Mortgage/Trust Deed provide as follows:

That as of July 25, 1986 or the final Balloon Payment due date (as defined therein), the loan shall be due and payable. Prior to that date, monthly payments of principal and interest at the rate of 13.0 % per annum shall be paid monthly in installments of \$ 194.10.

Whereas, Mortgage and Mortgagee/Trustee wish to change the terms of the Note and Mortgage/Trust Deed to provide that this final Balloon Payment due date be extended from July 25, 1986, to July 25, 1991; and that the interest rate of 13.0 % shall be changed to 10.9 %; and that the monthly payments of principal and interest in the amount of \$ 194.10 be changed to \$ 231.46 beginning on August 25, 1986.

Now therefore, in consideration of the mutual covenants and conditions herein contained, and in consideration of Ten and 00/100 Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby mutually acknowledged, the parties hereto agree as follows:

1. Mortgagee/Trustee hereby agrees that the terms of the note and Mortgage/Trust Deed shall be amended to provide for the aforementioned changes as of July 25, 1986 with monthly payments of principal and interest beginning August 25, 1986 in the amount of \$ 231.46 at the interest rate of 10.9 % and a final balloon payment of \$ 231.46 due July 25, 1991.

2. The Mortgagor and any other parties now or hereafter liable for any indebtedness due under the Note and Mortgage/Trust Deed or this Modification Agreement hereby agree that except as specifically modified herein, the Note and Mortgage/Trust Deed shall remain in full force and effect.

In witness whereof, the parties hereof have executed this Modification Agreement on the date first above written.

Ronald E. Filak  
Ronald E. Filak

Gloria J. Filak  
Gloria J. Filak

Trustee: John J. Riordan  
John J. Riordan

Subscribed and sworn to before me this 25 day of July, 1986.

Lawrence A. Biss  
Notary Public

My Commission Expires Mar. 12, 1988

Subscribed and sworn to before me this 25 day of July, 1986. **86-401606**

Lawrence A. Biss  
Notary Public

My Commission Expires Mar. 12, 1988

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## EXHIBIT A

Lot 14008 in Section 1 of Weathersfield, Unit 14, being a subdivision in the North  $\frac{1}{4}$  of Section 28, Township 41 North, Range 10 East of the Third Principal Meridian according to the Plat thereof recorded in the Recorder's Office of Cook County, Illinois, on August 13, 1968 as Document No. 20583111, in Cook County, Illinois.

PIN: 01-28-206 008

J. J.

COMMON ADDRESS: 003 S. SALEM  
SCHAMBURG, IL 60193

86401606

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1. The first step in the process of identifying a problem is to define the problem. This involves identifying the symptoms of the problem and determining the scope of the problem.

Figure 1. The effect of the concentration of the  $\text{H}_2\text{O}_2$  solution on the amount of the released  $\text{H}_2\text{O}$  from the  $\text{H}_2\text{O}_2$ -loaded hydrogel. The amount of the released  $\text{H}_2\text{O}$  was measured by the weight difference of the hydrogel before and after the release. The concentration of the  $\text{H}_2\text{O}_2$  solution was 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, and 1.0 M. The amount of the released  $\text{H}_2\text{O}$  was measured by the weight difference of the hydrogel before and after the release. The concentration of the  $\text{H}_2\text{O}_2$  solution was 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, and 1.0 M. The amount of the released  $\text{H}_2\text{O}$  was measured by the weight difference of the hydrogel before and after the release. The concentration of the  $\text{H}_2\text{O}_2$  solution was 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, and 1.0 M.

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