

EXTENSION AND MODIFICATION AGREEMENT

THIS AGREEMENT Made this 12th day of February, 1986 by and between Berenice M. Balchunas, a widow not since remarried, and William J. Balchunas and Carol J. Balchunas, his wife, herein referred to as Mortgagors and HERITAGE CRESTWOOD BANK owner and holder of the note secured by the following described Real Estate.

WITNESSETH:

THAT WHEREAS Mortgagor heretofore executed a certain Trust Deed dated the 12th day of January, 1983, and recorded in the office of the Recorder of Deeds, of Cook County Illinois on February 3, 1983, as Document Number 26 494 960, conveying the following described premises to HERITAGE CRESTWOOD BANK, an Illinois Corporation, to secure payment of a certain Principal Promissory Note executed by said mortgagors dated January 12, 1983, payable in the sum of \$ 27,500.00 as therein provided:

(Legal Description)

Lot 26 in Block 4 in Midlothian Garden Homesites, being a subdivision of the South 20 acres of the East 1/2 of the North West 1/4 of Section 12, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN 28-12-121-006 TP

Property commonly known as: 14609 Sacramento, Posen, IL 60469

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AND WHEREAS SAID Trust Deed securing said Principal Promissory Note is a valid and subsisting lien on the premises described therein.

AND WHEREAS the parties hereto have agreed upon certain modifications of the terms of said Note and Trust Deed, and to an extension of the time of payment of said Note.

NOW THEREFORE, in consideration of the premises, and the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby mutually agree as follows: That said Trust Deed and Note be and the same hereby modified and extended for an additional 36 months. Interest shall be paid through April 12, 1986. The new monthly payment of principal and interest shall be in the amount of \$357.54 with the first payment under this agreement due May 12, 1986. The final payment, if not sooner paid, shall be due on February 12, 1989. Interest rate has been adjusted to 12.00 percent per annum effective February 12, 1986.

IT IS FURTHER MUTUALLY AGREED BY AND BETWEEN THE PARTIES THAT ALL PROVISIONS OF said Note and Trust Deed shall remain unchanged and in full force and effect for and during said extended period except only as herein specifically modified, and further that in the event of default in the payment of principal or interest due under said Note as herein modified, or in the event of failure to perform any

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and all of the agreements contained in said Trust Deed as herein modified; the entire amount of unpaid principal and interest shall at the option of the holder thereof become immediately due and payable without notice or demand; that all the rights and obligations under said Trust Deed as modified shall extend to and be binding on the successors and assigns of the parties hereto.

WITNESS the hand, \_\_\_\_\_ and seals \_\_\_\_\_ of mortgagors, this day and year above written.

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Berenice M. Balchunas  
Berenice M. Balchunas  
Carol L. Balchunas  
Carol L. Balchunas  
William J. Balchunas  
William J. Balchunas

STATE OF ILLINOIS) SS.  
County of Cook)

I, \_\_\_\_\_ the undersigned \_\_\_\_\_ a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that Berenice M. Carol L. and William J. Balchunas who are 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 acknowledged that they signed, sealed and delivered the said instrument as their his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 12<sup>th</sup> day of February 1986.

Barbara Rodriguez  
NOTARY PUBLIC My Commission Expires June 2, 1986

HERITAGE  
CRESTWOOD BANK

ATTEST:

BY: Danielle Walters  
Danielle Walters, Ass't Vice Pres.

BY: John E. Leahy  
John E. Leahy, Vice President

STATE OF ILLINOIS) SS.  
COUNTY OF Cook)

I, \_\_\_\_\_ the undersigned \_\_\_\_\_ a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that John E. Leahy \_\_\_\_\_

HERITAGE CRESTWOOD BANK and Danielle Walters

of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President & Assistant Vice President respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Vice President then and there acknowledged that he as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as his own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 12th day of February 1986.

Barbara Rodriguez  
NOTARY PUBLIC My Commission Expires June 2, 1986

RETURN TO:  
HERITAGE  
Crestwood Bank  
13500 South Cicero Avenue  
Crestwood, Illinois 60445

THIS DOCUMENT WAS PREPARED BY:  
John E. Leahy  
HERITAGE CRESTWOOD BANK  
13500 SOUTH CICERO AVENUE  
CRESTWOOD, ILLINOIS 60445