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PATHWAY FINANCIAL
Corporate Headquarters
100 North State Street
Chicago, Illinois 60602

Loan modification agreement

WHEREAS PATHWAY FINANCIAL — A Federal Association — Loan No. 16-002069-9

loaned Robert J. Izor and Catherine M. Izor, his wife

the sum of Fifty Nine Thousand Two Hundred and 00/100---------- Dollars

($ 59,200.00), as evidenced by a note and mortgage executed and delivered on May 15, 1984 which mortgage is duly recorded as document number 27106782 in the public records in the Jurisdiction where the mortgaged property is located, which note and mortgage are hereby incorporated herein as a part of this instrument, and legally described as:

PARCEL 1: LOT 16 (EXCEPT THE SOUTH 12 1/2 FEET THEREOF) IN BLOCK 1 IN KEMPERS HIGHRIDGE SUBDIVISION, A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE SOUTH 25 FEET OF LOT 2 (EXCEPT SUCH PART OF SAID 25 FEET, IF ANY, THAT IS INCLUDED IN THE NORTH 14.46 FEET OF SAID LOT 2) IN WEBER AND KRANSZ'S SUBDIVISION OF UNSUBDIVIDED PART OF LOT 7 IN ROSE HILL CEMETARY COMPANY'S SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

Conversion to a fixed rate loan pursuant to the terms of the Conversion Rider attached to and made a part of the above described mortgage.

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the principal balance of said indebtedness is

Fifty Eight Thousand, Five Hundred Sixty Five and 26/100---- Dollars ($58,565.26),

all of which the undersigned promises to pay with interest at 9.575 % per annum until paid, and that the same shall be payable Five Hundred Two and 06/100---------- Dollars ($ 502.06) per month beginning on the 1st day of July 19 86 to be applied first to interest and balance to principal, plus a sum estimated to be sufficient to pay taxes and insurance premiums which estimated sum may be adjusted as necessary, and that the other terms of the mortgage contract shall remain in full force and effect.

Signed 31 day of May 1986

Robert J. Izor
Borrower's signature — Robert J. Izor

Catherine M. Izor
Borrower's signature — Catherine M. Izor

By [illegible]
Pathway Financial

CONSENT TO LOAN MODIFICATION

The undersigned mortgagor hereby consents to the foregoing modification of the mortgage and agrees that the lien of the mortgage shall not be impaired by this modification and that it does not release any liability of the undersigned mortgagor or borrowers.

This instrument was prepared by:
Linda M. Brown
Pathway Financial
100 North State Street
Chicago, IL 60602

Name

Address

Mortgagor's address

Mortgagee's address

Clt 2 S½
Clt 16 North ½

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