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3 Year Index

4 9 2 Loan No. 104480-0 053420

THIS INSTRUMENT PREPARED BY AND METER RECORDING RETURN TO:

Uptown Bederal Savings and Loan Association of Chicago 281 Lawrencewood Niles, IL 60648

DEPT-01 RECORDING \$13.25
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COOK COUNTY RECORDER

MODIFICATION AGREEMENT

This Agreement is made this 25th day of July , 1986, by and between UPTOWN FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, a federally chartered savings and loan association (the "Lender"), and Irving 1. Fuld and Shirley B. Fuld, his wife (the "Borrower"), and moulfles and amends certain terms and conditions of the Borrower's indebtedness evidenced by an Adjustable Rate Note (the "Note") to Lender dated July 30 , 1984, which is secured by a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") bearing even date with the Note, and recorded as Document # 271,057,02

In consideration of the Borrower's exercise of Borrower's option to convert the adjustable interest rate loan to a fixed interest rate loan pursuant to the provisions of the Note and pursuant to the terms of the Adjustable Rate Rider, attached to the Security Instrument, the Note and Mortgage are hereby modified and

amended as follows:

1. Paragraph 2 of the Note is amended in its entirety to read as follows:

"2. INTEREST

Interest will be charged on the unpaid principal until the full amount of principal has been paid.

I will pay interest at a yearly rate of 10.25 % both before and after any default described in Section 10 of this Note."

2. Paragraph 3(B) of the Note is amended in its entirety to read as follows:

"3. (B) AMOUNT OF MY MONTHLY PAYMENTS

3. Paragraph 3(C) of the Note is hereby deleted in its entirety...

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- 4. Paragraph 4 of the Note is hereby deleted in its entirety.
- 5. Paragraph 5 of the Note is hereby deleted in its entirety.
- 6. Paragraph 6 of the Note is hereby deleted in its entirety.
- 7. Paragraph 7 of the Note is hereby deleted in its entirety.
- 8. Paragraph 8 of the Note is hereby amended in its entirety to read as follows:

"8. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or a partial prepayment without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to these changes."

- 9. Paragraphs Λ 4- $\frac{7}{2}$ inclusive of the Adjustable Rate Rider attached to the Security Instrument are hereby deleted in their entirety.
- 10. This Modification Agreement is effective as of $\frac{\text{July 1}}{\text{19}}$

Except as stated in this Agreement, Borrower's promise to pay and the covenants and agreements under the Note and under the Security Instrument continue without change.

IN WITNESS WHEREOF, Borrower and Lender have executed this Agreement on the day and date first mentioned.

ATTEST:

January

Secretary

BY: ASSOCIATION OF CHICAGO

BY: ASSOCIATION OF CHICAGO

BY: ASSOCIATION OF CHICAGO

Frying L. Full

Shirley S. Fuld

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STATE OF Illinois) SS.
COUNTY OF Cook
I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that Harold E. Ulmer personally known to me to be a Vice President of UPTOWN FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, a federally chartered savings and loan association, and Karen Gembala personally known to me to be the Assistant Secretary of said Association, 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 Vice President and Assistant Secretary they signed and delivered the said instrument and caused the Corporate Seal of said Association to be affixed thereto, pursuant to authority, given by the Board of Directors of said Association as their free and voluntary act, and as the free and voluntary act and deed of said Association, for the uses and purposes therein set forth.
Given under my hand and official seal this 25th day of July , 19 86
Notary Public
My Commission Expires:
My Commission Express August 23, 1987
STATE OF ILLINOIS
COUNTY OF Cooks
I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that ILUING L. FOLD and SHILLEN B. FOLD , personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such person and they appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act.
Given under my hand and notarial seal this 351k day of

July 5, 1989

My Commission Expires:

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Lot 6 in Block 2 in White Plains Unit 7, 4 subdivision of part of the Southwest 1/4 of Section 8, Township 42 North, Range 12, East of the Third Principal Meridian, according to the plat thereof reconded November 29, 1965 as document 19668003, in Cook County, Illinois.

Permanent Tax No. 04-08-308-305-Vol. 131

3513 Riverfalls, Northbrook, IL 60062

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