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1200 Olden Avenue, Suite 100, Naperville, Illinois 60515

Vice President

By

*[Signature]*

GARY-WHEATON BANK

This instrument prepared by  
Johnnie G. Govinzen

Borrower: W. Vidya Susarla

Borrower: Wiswanatham Susarla

*[Signature]*

IT IS FURTHER AGREED, that in all respects the terms and conditions of said Note and Security Agreement and Mortgage or Trust Deed given to secure the same shall remain unchanged and remain in full force and effect as herein expressly modified.

**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
11.50 (a)	\$ 7,855.58 (a)	\$ 408,750.00	\$ 416,605.58 (a)
Your payment schedule will be: Number of Payments: 36 Amount of Payments: \$ 11,572.38 (a)			
If checked here, your loan is payable in equal and arrear payments as described in the schedule above. The actual percentage rate may increase from time to time during the term of the mortgage. The actual percentage rate at the time of a large payment amount due for example, are included in the schedule above.			
The goods or property being purchased: First Mortgage on Lot 22 Rolling Hills			
Any other credits or other property in the possession of the creditor on deposit or otherwise: None			
Late Charge: You will be charged _____ % of any payment or portion of a payment that is more than 15 days late.			
Collateral securing other loans may also secure this loan.			
Things hereon: Assessor's Name: _____ Assessor's Address: _____ Assessor's Phone: _____			
Assured: The remainder of the mortgage on the original terms.			
Prepayment: If you pay off early, you will not have to pay a penalty.			
See the Note and Security Agreement terms and any additional conditions for any additional information about prepayment details. Any prepayment requirements in the Note and Security Agreement shall apply.			

WHEREAS, the Borrower(s) are indebted to the GARY-WHEATON BANK by a Note and Security Agreement dated April 26, 1989, and

WHEREAS, the Borrower(s) have conveyed a Mortgage or Trust Deed to the GARY-WHEATON BANK recorded with the Cook County Recorder of Deeds as Document No. 89200386 and legally described as follows:

THIS AGREEMENT is made and entered into this 15th day of November, 1989, by and between the GARY-WHEATON BANK, an Illinois Banking Corporation, and Wiswanatham Susarla and W. Vidya Susarla, hereinafter referred to as Borrower(s).

**GARY-WHEATON BANK  
MODIFICATION AGREEMENT  
NON-BUSINESS**

Loan No 2945111/01/87365

FRONTING RATE  
Maturity Date Change  
3/19/89

*[Signature]*

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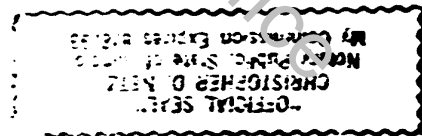
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It is hereby acknowledged that the within and foregoing instrument was signed by the person(s) named herein and delivered to the undersigned Notary Public in and for said county and state, do hereby certify that the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that s/he signed and delivered the said instrument as s/he is free and voluntary act, for the uses and purposes therein set forth.



*Christopher D. Neel*  
Notary Public

STATE OF ILLINOIS, DuPage County ss:  
I, the undersigned \_\_\_\_\_ a Notary Public in and for said county and state, do hereby certify that \_\_\_\_\_, personally known to me to be \_\_\_\_\_, subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that s/he signed and delivered the said instrument as s/he is free and voluntary act, for the uses and purposes therein set forth.  
Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_. My Commission Expires \_\_\_\_\_.

Expires: 8/28/93

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