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The Note and Mortgage/Trust Deed be and they hereby are modified to provide that the principal balance outstanding from

1. Interest Rate:

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein the sum of \$10,000 in hand paid by Debtor to Interstate and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Interstate and Debtor agree as follows:

*Strike if not applicable.

WHEREAS, Interstate and Debtor have agreed to certain modifications of the terms of the Note and Mortgage/Trust Deed (and to an extension of the time to pay the balance due pursuant to the Note).

WHEREAS, said Mortgage/Trust Deed securing said Note is a valid and existing lien on the real estate, and

and

Perm Tax ID #: 28-03-301-042-0000
Address: 14025 S. Cicero, Greerwood, Illinois 60445

Lot 2 in Mokrzycki's subdivision of lot 12 in block 2 in Arthur T. McIntosh and Company's Bremen Farm, being a subdivision of part of the West 1/2 of the Southeast 1/4 of Section 3, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Recorder of Deeds of Cook County, Illinois as document number 26654797 and 26625587 conveying and warranting to Interstate the following described real estate:

WHEREAS, said Note is secured by a certain Mortgage/Trust Deed dated May 12, 1981 and recorded in the Office of the

WHEREAS, Interstate is the owner and holder of a certain note ("Note") dated May 12, 1981 in the principal sum of \$108,000.00 which Note was executed by Debtor, and

and Louise Benash, his wife
L.L.L., Inc. d/b/a Louisa's and Joseph Benash ("Debtor").
by and between INTERSTATE BANK OF OAK FOREST ("Interstate") and
This Agreement made this 27th day of May 1988

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MODIFICATION AGREEMENT

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This document shall be recorded in the office of the Recorder of Deeds of Cook County, Illinois.

5. Recording of Document:

c. There have been no changes to the collateral estate which would impair or jeopardize Interstate's lien on the collateral real estate.

b. Debtor is the owner of the collateral real estate and has taken no action that would jeopardize the validity or priority of Interstate's lien nor has Debtor allowed anyone else to do so.

a. Debtor's financial condition has not changed since the time of the original loan application, in any way which might adversely affect the Debtor's ability to repay the loan.

Debtor makes the following representations to induce Interstate to agree to the foregoing modifications:

4. Representations of Debtor:

It is mutually agreed by and between Interstate and Debtor that all provisions of the Note and Mortgage/Trust Deed shall remain in full force and effect without modification except to the extent specifically modified herein. Acceptance of this modification by Interstate shall not constitute an admission against Interstate's interest of any kind and shall not serve to cure any default or as a waiver of any rights Interstate may have pursuant to the Note and Mortgage/Trust Deed on the applicable law.

3. Remaining Provisions:

The next payment shall be due on August 1, 1988.

Monthly principal and interest payments of \$1,151.74 and escrow payment of \$480.00 starting with Aug. 1, 1988 payment. (\$1,631.74 per month) And with a balloon payment of all outstanding principal and interest then owing on June 1, 1993.

The Note and Mortgage/Trust Deed be and they hereby are modified to provide for payments as follows:

2. Payments:

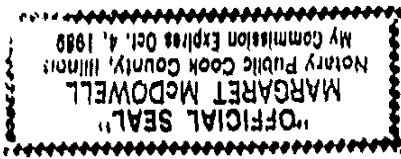
time to time shall bear interest at the rate of 11.5% per annum from and after the date of this Agreement.

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Margaret McDowell
Notary Public

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Given under my hand and official seal, this 27th day of May, 1988, Commission expires Oct 4, 1987

I, the undersigned a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that James A. Dolan personally known to me to be the President of INTERSTATE BANK OF OAK FOREST an Illinois corporation, and Janice A. Gedroc personally known to me to be the Vice President of said corporation, 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 President and Vice President, they signed and delivered the said instrument as President and Vice President of said corporation, and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

STATE OF ILLINOIS)
COUNTY OF COOK)
SS.

Attest: Janice A. Gedroc
Vice President, Janice A. Gedroc

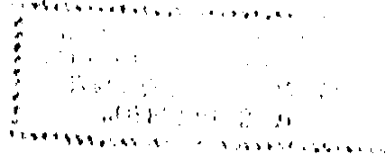
By: James A. Dolan
Its President, James A. Dolan

INTERSTATE BANK OF OAK FOREST

In Witness Whereof, Interstate and Debtor have set their hands this 27th day of May, 1988.

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This Document Prepared By:
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(312) 687-9000
Law Firm: 91111

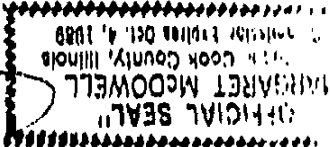
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NOTARY PUBLIC

Margaret McDowell
Margaret McDowell



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Given under my hand and seal, this 15th day of July, 1988.
Commission expires July 15, 1988

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Joseph Henrich, Louise Henrich, Edward Fitzgerald, and Linda Fitzgerald personally known to me to be the same person whose name is 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 free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

X Joseph Henrich
X Louise Henrich
X Edward Fitzgerald
X Linda Fitzgerald

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