

FIXED RATE
Interest Rate Change &
Maturity Date Change

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ORIGINAL

1035905015-1
Loan No. 3-7-89

GARY-WHEATON BANK
MODIFICATION AGREEMENT

89232398

THIS AGREEMENT is made and entered into this 10th day of April, 1989, by and between the GARY-WHEATON BANK, an Illinois Banking Corporation, and George M. Rieckhoff 111 and Betty L. Rieckhoff A/K/A George M. Rieckhoff and Betty Lynn Rieckhoff hereinafter referred to as Borrower(s).

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. 86-173339 and legally described as follows:

Attached schedule "A".

DEPT-01
187555
47545

WHEREAS, the Borrower(s) are indebted to the GARY-WHEATON BANK by a Note and Security Agreement dated April 26, 1989 and modified by modification agreement dated 10/23/86 and subsequently 4/15/88 and 10/12/88 recorded 89056359

WHEREAS, the parties desire to modify said Note and Security Agreement.

NOW THEREFORE, it is agreed that said Note and Security Agreement is hereby modified and amended by extending the maturity date from the 10th day of April, 1989 to the 7th day of October, 1989 and changing the interest rate of that agreement from 1.0% to 12.5%, effective the 10th day of April, 1989

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate 12.50	The dollar amount the credit will cost you \$ 3,675.78	The amount of credit provided to you or on your behalf \$ 59,629.17	The amount you will have to pay after you have made all payments as scheduled \$ 63,304.95
Your payment schedule will be:			
Number of Payments	Amount of Payments	When Payments Are Due	
1	\$ 1,858.31	July 10, 1989	
	\$ 61,446.64	October 7, 1989	
	\$		
	\$		
	\$		
	\$		
If checked here, your loan is payable on demand and all disclosures are based upon an assumed maturity of one year			
Security: You are giving a security interest in the goods or property being purchased			
<input checked="" type="checkbox"/> Trust Deed Mortgage dated 4/26/86 on property of 816 W. Bartlett, Bartlett, Illinois			
<input checked="" type="checkbox"/> any realties, fixtures, or other property of goods in the possession of the creditor, his deposit or otherwise			
Collateral: See separate disclosures for this loan			
Filing fees \$	Non-filing insurance \$		
Prepayment: If you pay off early, you will not have to pay a penalty			
See the Note and Security Agreement terms, and any separate contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and further information about security interests			

Itemization of the Amount Financed

\$ Amount given to you directly

\$ 59,629.17 Amount paid on your account

Amounts paid to others on your behalf

\$ to public officials

\$ to insurance companies

\$ to appraisers

\$ to credit reporting agencies

\$ to

\$ to

\$ to

\$ Prepaid finance charge

89232398

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.

IN WITNESS HEREOF, the parties have executed this Modification Agreement inclusive of a Disclosure Statement, on the date as first above written and agreed to by the parties entering into this agreement.

George M. Rieckhoff III
Borrower George M. Rieckhoff 111, A/K/A George M. Rieckhoff
Betty L. Rieckhoff
Borrower Betty L. Rieckhoff A/K/A Betty Lynn Rieckhoff

GARY WHEATON BANK
By Henry M. Schwabauer, Vice President

This instrument prepared by After recording, Mail
Lee Guthrie,
for the Gary Wheaton Bank
120 E. Wesley Street
Wheaton, IL 60187

89232398

134/E

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STATE OF ILLINOIS, _____ DuPage _____ County ss:

I, the undersigned _____, a Notary Public in and for said county and state, do hereby certify that George M. Rieckhoff III, and Betty L. Rieckhoff _____, personally known to me to be the same person(s) whose name(s) they _____ subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they _____ signed and delivered the said instrument as their _____ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 10th day of April, 1989. My Commission Expires: 5-1-1993

R. Lee Guichie

Notary Public

My Commission Expires 5-1-1993

Property of Cook County Clerk's Office

89232698

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SECTION 34 April 10, 1989

3 9 2 3 2 3 1 3

LEGAL DESCRIPTION:

PARCEL 1:

The East 10 feet of the West 490 feet of Lot 22 (except the South 50 feet) in County Clerk's Division of unsubdivided lands in Section 34, Township 41 North, Range 9, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 2:

The East 140 feet of the West 480 feet of Lot 22 (except therefrom the South 200 feet) in County Clerk's Division of unsubdivided lands in Section 34, Township 41 North, Range 9, East of the Third Principal Meridian, in Cook County, Illinois.

PARCEL 3:

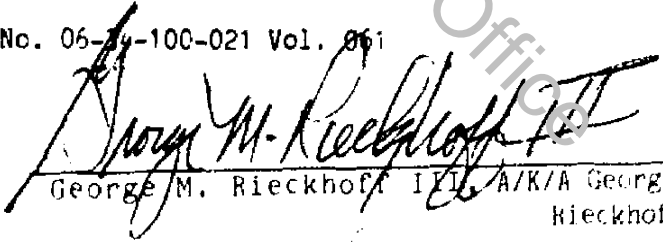
The East 70 feet of the West 490 feet of the South 200 feet of Lot 22 (except that part conveyed to County of Cook by deed as Document No. 14363569 in County Clerk's Division of Unsubdivided lands in Section 34, Township 41 North, Range 9, East of the Third Principal Meridian, in Cook County, Illinois.


PARCEL 4:

A part of Lot 3 in Section 34, Township 41 North, Range 9, East of the Third Principal Meridian, described as follows: Beginning at the South West corner of the North West Quarter of said Section, thence East 12.21 chains, thence North to the South line of Chicago, Milwaukee and St. Paul Railroad right of way, thence Northwesterly along the South line of said railroad to the West line of the North West Quarter, thence South along the West line of said Section 34 to the place of beginning (excepting therefrom that part of said premises lying South of the North line of the premises conveyed to the County of Cook by deed dated June 22, 1948 and recorded July 21, 1948 as Document 14363569, and also excepting therefrom the West 490 feet, as measured along the South line) also known and described as: Lot 22 (except that part lying South of the North line of the premises conveyed to the County of Cook by deed dated June 22, 1948 and recorded July 21, 1948 as Document 14363569 except the West 490 feet, as measured along the South line) in County Clerk's Division of Unsubdivided Lands in Section 34, aforesaid, all in Cook County.

PARCEL 3 - Permanent Parcel No. 06-34-100-019 Vol. 061

PARCEL 1, 2, and 4 - Permanent Parcel No. 06-34-100-021 Vol. 061


George M. Rieckhoff III, A/K/A George M. Rieckhoff


Betty L. Rieckhoff A/K/A Betty Lynn Rieckhoff

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