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NOTE MODIFICATION AGREEMENT

Lakeside Bank ("BANK") and its undersigned, Joseph Steiner and Victor Proch ("BORROWERS") agree as follows:

1. The BANK presently owns and holds BORROWERS' note, dated December 18, 1989 and payable to the BANK in the sum of \$128,250.05. The note is executed by Joseph Steiner and Victor Proch.
2. The note is secured, among other things, by a mortgage of same date conveying the premises described on "Exhibit "A" attached hereto, commonly known as 710 North Bishop, Chicago, Illinois. The mortgage was recorded with the Cook County Recorder of Deeds on January 2, 1990, as Document No. 90000994.
3. The note (and, to the extent necessary to effect the purposes hereof, the mortgage and all other related security agreements) is herewith modified to provide as follows:

The payments on account of principal and interest of said note shall become due and payable as follows:

Payments of interest will be due on the 18th of of each month commencing October 18, 1990 and continue monthly thereafter. The loan will continue to mature on February 18, 1995, at which time the entire remaining principal balance plus interest will be due and payable.

4. The foregoing modification shall be effective as of the date hereof, all other provisions of the note shall remain in full force and effect.

SEE RIDER ATTACHED HERETO
AND MADE A PART HEREOF.

Dated this 11th day of October, 1990

Joseph Steiner
Joseph Steiner

Victor Proch
Victor Proch

PROPERTY OF COOK COUNTY CLERK'S OFFICE
RECORDED IN BOOK 90-526840
INDEXED

Lakeside Bank

BY: Richard H. Huson
It's Vice President

-90-526840

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EXHIBIT "A"

Attached to and forming a part of a Note and Mortgage Modification Agreement, dated October 11, 1990 between Joseph Steiner and Victor Proch and Lakeside Bank.

The North 30.00 foot of lots 28, 29 and 30 in Block 5 in Bickerdike's Addition to Chicago, a subdivision of the West half of the Northwest quarter of Section 8, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

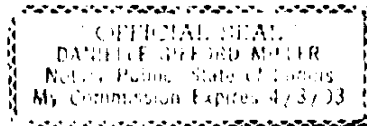
Common Address: 710 North Bishop
Chicago, Illinois

Permanent Tax Number: 17-08-109-027

State of Illinois)
) SS
County of Cook)

I, Danielle Gifford Miller, a Notary Public in and for, and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOSEPH STEINER AND VICTOR PROCH who are 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 acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 11th day of October, 1990.



Danielle Gifford Miller
Danielle Gifford Miller

This document prepared by: *Richard H. Huson*
Richard H. Huson

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MAIL TO
DAVID V. PINKERTON

LAKE SHORE CENTER
141 WACKERS DRIVE
SUITE 1000
CHICAGO, ILLINOIS 60601

SECRET