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BOX 333 - TH

THIS INSTRUMENT PREPARED BY:
CAROL JOHNSON

WHEN RECORDED MAIL TO
HOME SAVINGS OF AMERICA
P.O. BOX 7075
PASADENA, CALIFORNIA 91109-7075

LOAN NO. 1159974-3
ORIGINAL LOAN NO. 732749

MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this 11th day of JANUARY, 1990 by and between

WILLIAM R. SMITH AND SHIRLEY F. SMITH, HUSBAND AND WIFE

(the "Borrower"),
and HOME SAVINGS OF AMERICA, F.A. (the "Lender"),

with reference to the following facts:

A. By that certain Mortgage and Assignment of Rents (the "Mortgage") dated FEBRUARY 5, 1987 by and between

WILLIAM R. SMITH AND SHIRLEY F. SMITH, HUSBAND AND WIFE

13.00

as Borrower, and Lender as Mortgagee, recorded on 02/18/87 as Document No. 87096129 Page ----- Official Records of COOK County, ILLINOIS, mortgaged to Lender, that certain real property located in Cook County, Illinois, commonly known as 8900 WEST 102nd STREET, PALOS HILLS, IL. 60465

described in the Mortgage. The Mortgage secures, among other things, a promissory note, dated FEBRUARY 5, 1987 in the original principal amount of \$ 35,000.00 made by

WILLIAM R. SMITH AND SHIRLEY F. SMITH

to the order of Lender (the "Original Note").

B. By a second promissory note (the "Advance Note") of even date herewith made by Borrower to the order of Lender, Lender has loaned to Borrower the additional sum of \$ 10,500.00 (the "Additional Advance"). As a condition to the making of the Additional Advance, Lender has required that the Original Note and the Mortgage be modified to secure the Additional Advance and the obligations of Borrower set forth in the Advance Note by the Mortgage.

C. The total amount of indebtedness due under the Original Note, the Advance Note and the Mortgage as of the date hereof is \$ 44,830.95. At no time shall the indebtedness due under the mortgage exceed \$ 232,000.00. The Original Note and the Mortgage are hereby modified and amended as follows:

1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure (a) payment of the Original Note with interest thereon, according to its terms; the Advance Note, with interest thereon according to its terms; and any further extensions, modifications and renewals of the Original Note and the Advance Note; (b) payment by Borrower of all sums due and owing under, and performance of all obligations set forth in the Original Note and the Advance Note; and (c) satisfaction and performance by Borrower of each and every obligation and agreement of Borrower set forth herein, in the Mortgage or secured by the Mortgage.

2. A default under the Mortgage, as herein modified and amended, shall occur in any of the following events: (a) Borrower shall fail to pay when due any amount due under the Original Note, or the Advance Note or otherwise fails to perform any obligation or agreement of Borrower set forth or incorporated in the Original Note or the Advance Note; or (b) Borrower shall fail to perform any obligation or agreement of Borrower set forth or incorporated in or secured by the Mortgage, as modified and amended by this Modification.

3. A default under the Original Note or Mortgage shall be and constitute a default under the Advance Note. A default under the Advance Note shall be and constitute a default under the Original Note.

4. Except as modified and amended by this Modification, the Original Note, the Mortgage, and any instruments, documents or agreements secured by or incorporated in the Mortgage, are confirmed and ratified. None of the rights of Lender under the Original Note or the Mortgage are or shall be deemed to be prejudiced by reason of this Modification. Except as provided in this Modification, this Modification shall not affect the lien and charge of the Mortgage upon the property covered thereby.

EXECUTED the year and date first above written.

BORROWER:

William R. Smith

WILLIAM R. SMITH

Shirley F. Smith

SHIRLEY F. SMITH

LENDER:

HOME SAVINGS OF AMERICA, F.A.

PTN: 23 10 405 007 0000

ATTEST:

By Lanny L. Guymon
LANNY L. GUYMON, VICE PRESIDENT

By Noreen De Marie
NOREEN DE MARIE, ASST. SECRETARY

NOTARY ACKNOWLEDGEMENTS APPEAR ON THE REVERSE

72-38-769
18 10 21

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STATE OF ILLINOIS
COUNTY COOK

} SS:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that

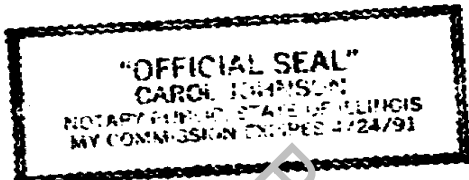
WILLIAM R. SMITH AND SHIRLEY F. SMITH, HUSBAND AND WIFE

personally known to me to be the same person(s) whose name(s) **are** 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 **11th** day of **January**, 19 **90**

Carol Johnson

My commission expires: _____ Notary Public



STATE OF ILLINOIS
COUNTY COOK

} SS:

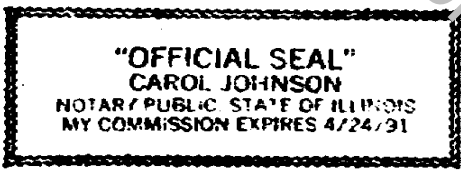
I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that

certify that **LANNY L. CUMMON**
personally known to me to be the **VICE PRESIDENT**

of **HOME SAVINGS OF AMERICA, F.A.** and

NOREEN DE MARIE, personally known to me to be the **ASST. SECRETARY** 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 **VICE PRESIDENT** and **ASST. SECRETARY** they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto pursuant to the authority given by the Board of Directors of said corporation as their free and voluntary act and as the free and voluntary act of said corporation for the uses and purposes therein set forth.

Given under my hand and official seal this **11th** day of **January**, 19 **90**



Carol Johnson

My commission expires: _____ Notary Public

LEGAL ATTACHED HERETO AND MADE A PART HEREOF

LOT "A" IN RESUBDIVISION OF THE EAST 1/2 OF LOT 16 IN FREDERICK H. BARTLETT'S PALOS HILLS A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 10 AND THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.



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Office

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