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Mail To & Prepared By:
Plaza Bank Norridge Illinois
7460 W. Irving Park Road
Norridge Illinois 60634

COOK COUNTY, ILLINOIS

1990 JUN 13 PM 12:30

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[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 1st day of June, 1990, between George Michael and Robert Michael ("Borrower") and Plaza Bank Norridge, Illinois ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 12, 1990 and recorded in Book or Liber DOCUMENT #90124515, at page(s), of the Recorders Records of Cook County, Illinois and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 6502 W. Devon, Chicago, Illinois 60634 [Property Address]

the real property described being set forth as follows:
 THE WEST 76.55 FEET OF LOT 15 (AS MEASURED ALONG THE SOUTH LINE) IN HRUBY AND COMPANY'S 1ST ADDITION IN THE EAST 1/2 OF THE SOUTH EAST FRACTIONAL 1/4 OF FRACTIONAL SECTION 31, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE SOUTH 125.0 FEET OF THAT PART OF THE SOUTH EAST FRACTIONAL 1/4 OF THE SOUTH EAST FRACTIONAL 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EAST OF HRUBY AND COMPANY'S SUBDIVISION OF PART OF SECTION 31 AFORESAID, AS PER PLAT DOCUMENT 5643132 AND LYING WEST OF THE WEST LINE OF HRUBY AND COMPANY'S 1ST ADDITION, A SUBDIVISION OF PART OF SECTION 31, AFORESAID AS PER DOCUMENT 7150846 AND LYING NORTH OF THE NORTH LINE OF DEVON AVENUE AND LYING SOUTH OF A LINE DRAWN DUE EAST AND WEST FROM THE NORTH WEST CORNER OF LOT 15 IN HRUBY AND COMPANY'S 1ST ADDITION AFORESAID, ALL IN COOK COUNTY, ILLINOIS.
 PIN #10-31-417-046-0000

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- As of June 1, 1990, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 74,625.58, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
- The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 11.00%, from April 1, 1990. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 732.35, beginning on the 1st day of April, 1990, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 15, 1993 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at Plaza Bank Norridge, Illinois or at such other as the Lender may require.

- If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred) and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

- The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

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BOX 15

BOX 15

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5. Nothing in this Agreement shall be understood or constructed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

This Agreement is made on the express condition that it shall not be construed as precluding Lender, or its successors or assigns, from enforcing any rights against any person liable on the obligation secured as maker, endorser, guarantor or otherwise, whose written consent hereto has not been obtained, for which purpose such debt may be treated as overdue and collected immediately in accordance with the terms of the Note as if this Agreement had not been made.

.....(Seal)	(Seal)
Lender	George Michael	Borrower
BY: (Seal)(Seal)
Roger W. Kleffner	Robert Michael	Borrower
Executive Vice President(Seal)	Borrower
(Seal)	Borrower

Property of Cook County Clerk's Office

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