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#7119 # C #-91-135230

#### FIRST MODIFICATION AGREEMENT AND AMENDMENT TO MORTGAGE

This Agreement, dated as of March 22, 1991, is by and between LAKESIDE BANK (the "Lender"), an Illinois banking corporation, and the following named parties (singly and collectively, "the Borrower"): DALE W. ANSELL AND ROSEMARIE ANSELL, HIS WIFE.

- 1. Lender heretofore granted Borrower a loan (the "Loan") in the principal amount of \$90,000.00 evidenced by a Promissory Note (the "Note") dated May 3, 1990, and secured by a Mortgage (the "Mortgage") to the Lender of even date therewith, recorded May 9, 1990, as Document No. R90-215740 in the office of the Cook County Recorder of Deeds, encumbering the real estate ("Premises") described in attached Exhibit "A", and located at 2632 South Wallace Streat, Chicago, Illinois. The Lender's mortgage lien (the "Lien") is insured under Loan Policy No. 42-86-18 dated May 9, 1990, issued by First American (itle Insurance Company of the Mid-West ("Title Irsurer"). The Note, Mortgage, and all other documents evidencing or securing the Loan (the "Loan Documents") are hereby incorporated to 14:05:00
- 2. The Borrower has requested and the Lender has agreed that the terms of the Loan be modified. Accordingly, but subject to the conditions hereinafter provided, the Note and Mortgage (and each of the other Loan Documents to the extent necessary to conform thereto) are hereby amended as follows:
  - (a) The rate of interest will be reduced to eleven (11) percent per annum on the unpaid principal balance.

To further evidence the foregoing, this "First Modification Agreement and Amendment to Mortgage" of even date herewith and executed by the Borrower and the Lender shall be recorded with the aforesaid Recorder immediately upon execution thereof.

3. The Borrower hereby warrants to the Lender that the title to the Premises and the priority of the Lien are in the same condition and subject to no exceptions other than as shown in the Loan Policy, except that the real estate taxes are currently paid

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Page Two First Modification Agreement Dale W. Ansell and Rosemarie Ansell, his wife

My commission expires on

and the Premises are free and clear from any mechanics' (or other) liens with respect to any construction work thereon.

LENDER:	BORROWER:
LAKESIDE BANI	0 0
BY: Star Donlance.	hale W. Musell
Its:	THE W. ANSELLE
0/	ROSEMARIE ANSELL
State of Illinois )	),
County of Cook	4/2"
I, where the state aforesaid, do hereby certify that DALE W. ANSELL AND ROSEMARIE ANSELL, HIS WIFE, 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 persons 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.	
Dated: March 32, 1991 Orlene Stelman NOTARY	" OFFICIAL BEAL " ARLENE J. STILLMAN NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 8/16/92

This document was prepared by: Lakeside Bank 2268 S. King Drive Chicago, Illinois 60616

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#### EXHIBIT A

Lot 14 in Block "A" Wright's Subdivision of North 1/2 of the North West 1/4 of the South West 1/4 of Section 28, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly Known as: 2632 South Wallace Street Chicago, Illinois

Permanent Tax No: 17-28-303-035

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