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92554205

EXTENSION AGREEMENT AND MODIFICATION OF MORTGAGE

WHEREAS, FIRST STATE BANK & TRUST COMPANY OF PARK RIDGE ("Mortgagee"), has loaned to GAIL TOMCZYK, f/k/a GAIL LYKOWSKI, divorced and not since remarried (herein referred to as "Mortgagor"), the sum of FOURTEEN THOUSAND AND NO/100 DOLLARS (\$14,000.00), (the "Loan") as evidenced by a Note dated February 9, 1990 (the "Note"), and secured by a First Mortgage dated February 9, 1990, and recorded in the office of the Registrar of Torrens Titles of Cook County, Illinois, as Document Number 3861147 (the "Mortgage") covering the following described premises:

LOT THIRTEEN (13) IN BLOCK FOUR (4) IN JUDITH PARK, BEING A SUBDIVISION IN THE SOUTH HALF (1/2) OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MARCH 21, 1995 AS DOCUMENT NUMBER 1582398.

Permanent Index Number: 09-24-315-015-0000

Common Address: 8105 N. OTTAWA, NILES, ILLINOIS 60648

DEPT-01 RECORDING \$23.50
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COOK COUNTY RECORDER

WHEREAS, the Mortgagor has requested, and Bank has agreed to an extension of the maturity and a modification of the terms and conditions of the aforesaid loan,

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

1. The unpaid balance of the Note is currently Eleven Thousand Six-hundred Forty-seven and 55/100 Dollars (\$11,647.55).

2. Interest shall be payable on the Note, as extended, at the rate of Eight percent (8.00%) per annum. Interest after maturity, whether by acceleration of otherwise, shall be at the rate of Thirteen percent (13.00%).

3. The loan shall be payable in monthly installments One-hundred Seventy-one and 14/100 Dollars (\$171.14) beginning August 15, 1992 and continuing on the 1st. day of each month thereafter, until maturity, February 15, 2000.

4. All other terms and conditions of the Note and the aforesaid Mortgage are hereby incorporated by reference herein and in all respects the Note and Mortgage, and all other documents executed pursuant to the Loan, except as hereby modified, shall remain unchanged and continue in full force and effect.

5. Mortgagor represents and warrants that (a) there has been no default under the Note, Mortgage or any other Loan document, nor has there been an event, which is continuing, which might mature into a default; (b) there has been no adverse change in the financial condition of the Mortgagor, or any of them, or any other person(s) or entity(s) that are obligated on the Loan, whether directly or indirectly, absolutely or contingently, jointly or severally, or jointly and severally; and (c) there has been no diminution in the value of the mortgaged property or any other property securing the Loan.

6. Mortgagor, by execution of this Agreement, hereby reaffirms, assumes and agrees to be bound by all of the obligations, duties, rights, representations, warranties, covenants, terms and conditions that are contained in the Note and the Mortgage.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this Agreement as of the 15th. day of July 1992.

 initials

 initials

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 initials

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INVESTORS TITLE GUARANTEE

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FIRST STATE BANK & TRUST CO. OF
PARK RIDGE

MORTGAGOR

Thomas W. Brown, V.P.
Vice President

Carolyn S. Sime
Assistant Vice President

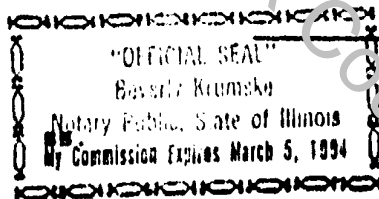
Gail Tomczyk
Gail Tomczyk

Gail Lykowski
f/k/a Gail Lykowski

STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Thomas W. Brown, Vice President of FIRST STATE BANK & TRUST COMPANY OF PARK RIDGE, and Carolyn S. Sime, Assistant Vice President, of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Assistant Vice President, respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 12th day of July, 1992.



Beverly Krumska
Notary Public

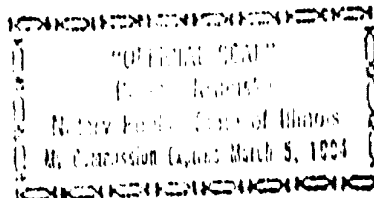
STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Gail Tomczyk f/k/a Gail Lykowski, divorced and not since remarried, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 15th day of July, 1992.

Beverly Krumska
Notary Public

This instrument prepared by and deliver to:
Carolyn S. Sime
FIRST STATE BANK & TRUST COMPANY OF PARK RIDGE
607 W. Devon Ave., Park Ridge IL 60068



MAIL TO

52554205

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