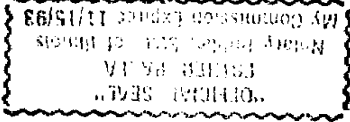


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This document was prepared by First Federal Bank for Savings, 749 Lee Street, Des Plaines, IL 60016



Notary Public

September 1, 1992

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Michael J. D'Arcy, Notary Public, a representative of First Federal Bank for Savings, and William G. Kaisting and Vicki L. Kaisting, his wife, 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 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 on

STATE OF ILLINOIS, Cook County ss:

COOK COUNTY RECORDER

William G. Kaisting
Borrower's Signature
Vicki L. Kaisting
Borrower's Signature

Michael J. D'Arcy
Assistant Secretary
Authorized Representative of Lender

DEPT-11
#5285 # 42-47891
#17777 TRAM 2428 09/09/92 11:28:00
\$23.00

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Loan Modification Agreement effective September 1, 1992.

Nothing contained in this Agreement shall in any manner impair the Note and Mortgage, as modified, or any other documents executed by Borrower in connection with the modification, or the first lien created, or any other documents executed by Borrower in connection with the modification, or alter, waive, vary, or affect any promise, agreement, covenant, or condition recited in any of the foregoing documents, except as expressly provided in this Agreement, or affect or impair any rights, powers, or remedies of Lender under any of the foregoing documents. Except as otherwise provided, all terms and provisions of the Note, Mortgage, and other instruments and documents executed in connection with the mortgage loan shall remain in full force and effect and shall be binding on the parties, their successors, and assigns.

Payment Due Date: The above payment amount shall be due monthly beginning on the 1st day of November 1, 1992 and on the 1st of each month thereafter until above Note is fully paid.

Principal & Interest Payment: Borrower agrees to pay principal balance with interest at the above stated rate in monthly payments of Two hundred twenty eight and 89/100 Dollars (\$228.89).

Maturity Date: The maturity date of the note is not modified by this agreement. The maturity date is June 10, 2001.

Principal Balance: The unpaid balance of the note is Seventeen thousand six hundred thirty six and 28/100 Dollars (\$17,836.28). This includes discount points in the amount of \$472.02 which were paid in consideration of this modification agreement.

Interest Rate: Effective on the date this agreement is executed, the interest rate of the Note is changed to 7.5% per annum. This rate shall remain fixed throughout the remaining term of the loan.

parties do mutually agree that the Note and Mortgage are modified as follows:

AND WHEREAS, the parties desire to restate the modified terms of said loan; THEREFORE, the subsequent lien now outstanding against the mortgaged premises,

AND WHEREAS, Borrower represents to Lender that there is no second mortgage or other Mortgage,

AND WHEREAS, the Borrower has requested that certain modifications be made in the Note and hereby incorporated herein as a part of this instrument,

records in the jurisdiction where the mortgaged property is located, and which Note and Mortgage are on, June 6, 1988, which mortgage is duly recorded as Document Number 3521460, in the public described in Exhibit A herein attached, and evidenced by a Note and Mortgage executed and delivered Twenty three thousand four hundred and no/100 Dollars (\$23,400.00), secured by the real estate Des Plaines, IL, loaned to William G. Kaisting and Vicki L. Kaisting, his wife ("Borrower") the sum of WHEREAS FIRST FEDERAL BANK FOR SAVINGS ("Lender"), whose address is 749 Lee Street,

Loan No. 11-019799-6 92667891

LOAN MODIFICATION AGREEMENT

RE: TITLE SERVICES # 879-243

2300 E

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Property of Cook County Clerk's Office

92667891

COOK COUNTY

2.

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EXHIBIT A

Legal Description Rider

Loan No. 11-019799-8

Lot Twenty-One (21) in Courtesy Gardens Subdivision, a Subdivision of part of the Southwest quarter (1/4) of Section 33, Township 41 North, Range 12, East of the Third Principal Meridian, according to Plat thereof registered in the Office of the Registrar of Titles of Cook County, Illinois, on September 16, 1954 as Document Number 1547221, in Cook County, Illinois.

Commonly known as 2835 Eisenhower Drive, Des Plaines, IL 60018.

Permanent Index Number: 09-33-314-003

92667891

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