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1992 APR 19 10:04

THIS AGREEMENT, made this 20th day of February, 1992 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender"), and MANUEL LOPEZ AND MARIA DEL CARMEN LOPEZ, his wife, ("Borrower"), WHEREAS:

A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated April 19, 1991 in the principal sum of sixty-six thousand and no/100 Dollars (\$66,000.00).

B. The Note is secured by a Mortgage dated April 19, 1991 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document #9183126 which encumbers the following described real estate:

LOT 29 IN BLOCK 2 IN C.B. HOSMER SUBDIVISION OF BLOCK 21 IN T.H. REES SUBDIVISION OF SECTION 35 AND SECTION 36, TOWNSHIP 39, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

TAX I.D.#: 16 35 411 024
 Property Address: 3546 West Pershing Road
 Chicago, Illinois 60632

C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is SIXTY-FIVE THOUSAND SIX HUNDRED FORTY-SIX AND 20/100 DOLLARS (\$65,646.20) such sum is evidenced by the Note and Mortgage.

D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage.

NOW, THEREFORE, the parties, notwithstanding anything contained to the contrary in the Note or mortgage agree as follows:

1. The per annum interest rate on said Note will change to 7.625% effective March 1, 1992.
2. The monthly principal and interest payment will change to \$467.52 effective April 1, 1992 and monthly thereafter until the final payment on March 1, 1997. The payment is based on the scheduled principal balance of \$65,560.92 remaining as of the interest change date and the remaining amortization term of 350 months.
3. Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.

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MODIFICATION AGREEMENT

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UNOFFICIAL COPY

Property of Cook County Clerk's Office

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33 North LaSalle Street
Chicago, Ill. 60690

My Commission Expires: _____
Notary Public

Company
American National Bank and Trust
Iona M. Rubas
THIS INSTRUMENT WAS PREPARED BY:

My commission expires:

Notary Public

I, Manuel Lopez, a Notary Public in and for
residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT
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
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 Notarial Seal this 12th day of March, 1972.

STATE OF ILLINOIS)
) SS
) COUNTY OF COOK

MARIA DEL CARMEN LOPEZ

MANUEL LOPEZ

CONSENT AND ACKNOWLEDGEMENT OF BORROWER

My Commission Expires: _____
Notary Public

Notary Public

I, Everett M. Fowler, a Notary Public in and for
said County, in the State aforesaid, DO HEREBY CERTIFY THAT
and
personally known to me to be the Second Vice President of
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, and personally
known to me to be the Real Estate Officer of said Bank, and personally
severally acknowledged that as such Second Vice President and Real
Estate Officer of said Bank, they signed and delivered said instrument
and caused the corporate seal of said Bank to be affixed thereto,
pursuant to authority given by the Board of Directors of said Bank, as
their free and voluntary act and as the free and voluntary act and deed
of said Bank for the uses and purposes therein set forth.
GIVEN, under my hand and Notarial Seal this 12th day of March, 1972.

STATE OF ILLINOIS)
) SS
) COUNTY OF COOK

ATTEST:
AMERICAN NATIONAL BANK AND TRUST
COMPANY OF CHICAGO
BY: _____
ITS: _____

AMERICAN NATIONAL BANK AND TRUST
COMPANY OF CHICAGO
BY: _____
ITS: _____

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IN WITNESS WHEREOF, the parties have hereunto executed this instrument as of the date first above written.

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