

**FIXED RATE**

**UNOFFICIAL COPY**

~~INTEREST RATE CHANGE & MATURITY DATE CHANGE~~

Interest Rate Change &  
Maturity Date Change

7-0096635114 00 087973

92267966

**GARY-WHEATON BANK OF DOWNERS GROVE  
MODIFICATION AGREEMENT**

THIS AGREEMENT is made and entered into this 10th day of March, 19 92, by and between the GARY-WHEATON BANK of DOWNERS GROVE, a National Banking Association FKA Gary Wheaton Bank, of Downers Grove, an Illinois Banking Corporation, and Jack and Carol A. Plano, hereinafter referred to as Borrower(s).

WHEREAS, THE Borrower(s) have conveyed a Mortgage or Trust Deed to the GARY-WHEATON BANK of DOWNERS GROVE recorded with the Cook County Recorder of Deeds as Document No. 91481435 and legally described as follows: LOT 95 IN MILL CREEK, A PLANNED UNIT DEVELOPMENT BEING A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

PIN #23-33-205-009 Common Address: 12808 Circle Parkway, Palos Park, Il 60464

WHEREAS, the Borrower(s) are indebted to the GARY-WHEATON BANK OF DOWNERS GROVE by a Note and Security Agreement dated September 10, 19 91, and

WHEREAS, the parties desire to modify said Note and Security Agreement

NOW THEREFORE, it is agreed that said Note and Security Agreement is hereby modified and amended by extending the maturity date from the 10th day of March, 19 92 to the 10th day of September, 19 92 and changing the interest rate of said Note and Security Agreement from 10.00 % to 9.50 % effective the 10th day of March, 19 92; and

**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	AMOUNT FINANCED The amount of credit provided to you or on your behalf	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled
9.50 %	\$ 3,653.08	\$ 76,280.00	\$ 79,933.08
Your payment schedule will be:			
Number of Payments	Amount of Payments	When Payments Are Due	
1	\$ 79,933.08	September 10, 1992	
	\$		
	\$		
	\$		
	\$		
<input type="checkbox"/> If checked here, your loan is payable on demand and all disclosures are based upon an assumed maturity of one year. Security: You are giving a security interest in: <input checked="" type="checkbox"/> the goods or property being purchased A Mortgage on property located at <u>12808 Circle Parkway Palos Park, Il 60464</u> Any moneys, credits, or other property of you/(s) in possession of the creditor, or deposit or otherwise collateral securing other loans may also secure this loan. Filing fees: \$ <u>23.00</u> Non-filing insurance: \$ <u>0.00</u> Prepayment: If you pay off early, you will not have to pay a penalty. See the Note and Security Agreement terms and any separate contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and further information about security interests.			

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Itemization of the Amount Financed

\$ -0-	Amount given to you directly
\$ 76,280.00	Amount paid on your account
	Amounts paid to others on your behalf
\$ 23.00	to public officials
\$ -0-	to insurance companies
\$ -0-	to appraisers
\$ -0-	to credit reporting agencies
\$ -0-	to N/A
\$ -0-	to N/A
\$ -0-	to N/A
\$ -0-	to N/A
\$ -0-	to N/A
\$ -0-	Prepaid finance charge

IT IS FURTHER AGREED, that in all respects the terms and conditions of said Note and Security Agreement and Mortgage or Trust Deed given to secure the same shall remain unchanged and remain in full force and effect as herein expressly modified.  
IN WITNESS HEREOF, the parties have executed this Modification Agreement inclusive of a Disclosure Statement, on the date as first above written and agreed to by the parties entering into this agreement.

GARY-WHEATON BANK OF DOWNERS GROVE

By Keith T. Kauffman  
Loan Officer

Title

Jack Plano  
Borrower Jack Plano  
Carol A. Plano  
Borrower Carol A. Plano  
This instrument prepared by:  
Sandy Vervet

for the Gary-Wheaton Bank of Downers Grove  
1200 Ogden Avenue • Downers Grove, Il. 60515

\$ 23.50

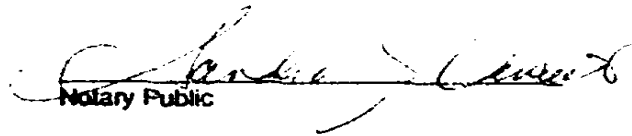
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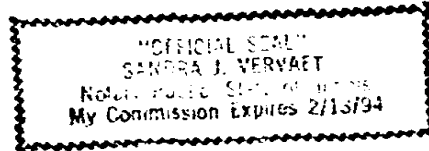
STATE OF ILLINOIS, DuPage County ss:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Jack and Carol A. Plano, his wife, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that the y 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 seat, this 10<sup>th</sup> day of March, 19 92.

My Commission Expires: 2/13/94.

  
Notary Public



92-207966

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DEPT-01 RECORDING 103.50  
TASSED TRAN 8831 04222490 10108100  
#161 + 5 #-92-267966  
COOK COUNTY RECORDER