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REPUBLIC SAVINGS BANK, F.S.B. LOAN MODIFICATION AGREEMENT TO EXTEND MATURITY DATE AND CHANGE INTEREST RATE

92285918

This Modification Agreement is dated as of this 9TH day of MARCH, 1991 and is made between KEVIN M. GALLAGHER AND KATHLEEN L. GALLAGHER, HUSBAND AND WIFE (Borrower) and REPUBLIC SAVINGS BANK, F.S.B., 4600 W. LINCOLN HIGHWAY, MATTESON, ILLINOIS 60443, ITS SUCCESSORS AND/OR ASSIGNS (Lender).

UNDERSTANDINGS

- A. Borrower executed a Mortgage in favor of Lender dated as of SEPTEMBER 30, 1988 and registered OCTOBER 5, 1988 with the Cook County Registrar of Titles as Document No. 3744183 (the Mortgage) encumbering the real estate described on Exhibit A attached hereto and made a part hereof.
- B. The Mortgage secures the indebtedness, obligations and liabilities of Borrower pursuant to a Promissory Note in the original principal amount of \$95,000.00 dated SEPTEMBER 30, 1988 payable to Lender and executed by Borrower (Note).
- C. The principal balance of the Note is due and payable on OCTOBER 1, 1994 (Maturity Date).
- D. The accrued and unpaid interest on the outstanding principal balance of the Note as of this Modification Agreement date is \$252.63
- E. Borrower wishes to extend the Maturity Date of the Mortgage and convert the loan to a fixed rate if Lender is willing to do so.

NOW, THEREFORE, in consideration of the Understandings set forth above, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Borrower and Lender agree as follows:

- 1. The Maturity Date of OCTOBER 1, 1994 as set forth in the Balloon Note Rider is hereby deleted and the following inserted in lieu thereof:

OCTOBER 1, 2018

- 2. The interest rate as set forth in the Note and Adjustable Rate Rider is hereby deleted and the following inserted in lieu thereof:

9.875%

(New rate until maturity of loan)

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- 3. In all other respects, the terms and provisions of the Mortgage, Note and Balloon Note Rider shall remain unchanged and in full force and effect.

IN WITNESS WHEREOF, THE PARTIES HERETO HAVE EXECUTED THIS LOAN MODIFICATION AGREEMENT AS OF THE DAY AND YEAR FIRST ABOVE WRITTEN.

DEPT-01 RECORDING \$23.50
#3555 TRAN 5/28/92 13:07:00
#6475 # * 92-285918

LENDER:

Sandra L. Biron
ITS: ASSISTANT TREASURER

BORROWER:

Kevin M. Gallagher
KEVIN M. GALLAGHER

COOK COUNTY RECORDER

ATTEST:

Carol J.
ITS: ASSISTANT SECRETARY

Kathleen L. Gallagher
KATHLEEN L. GALLAGHER

51176746 ulc and

Handwritten signature/initials

Deleb AS Doc # 92-253570

Handwritten scribble

23.50

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EXHIBIT A

20-000109-9

To Loan Modification Agreement dated MARCH 9, 1991 between
KEVIN M. GALLAGHER AND KATHLEEN L.
GALLAGHER, HUSBAND AND WIFE, Borrower, and REPUBLIC SAVINGS BANK,
F.S.B., Lender.

LOT 18 IN BLOCK 5 IN A.G. BRIGGS & SONS ARCADIA, BEING A
SUBDIVISION IN SECTION 14, TOWNSHIP 35 NORTH, RANGE 13,
EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT
RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS AS DOCUMENT
NUMBER 16821660, IN COOK COUNTY, ILLINOIS.

Commonly known as 20421 ARCADIAN, OLYMPIA FIELDS ILLINOIS ; 60461

Property Index No. 31-14-416-002

STATE OF ILLINOIS

SS:

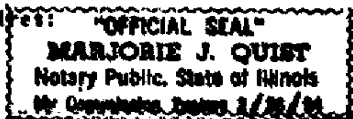
COUNTY OF COOK

92285928

I, MARJORIE J. QUIST, a Notary Public in and for said county and state, do hereby certify that
KEVIN M. GALLAGHER AND KATHLEEN GALLAGHER personally appeared
before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing
instrument have executed same, and acknowledged said instrument to be THEIR free and voluntary act and
(his, her, their)
deed and that THEY executed said instrument for the purposes and uses therein set forth.
(he, she, they)

Witness my hand and official seal this 9TH day of MARCH, 1991

My Commission Expires:



Marjorie Quist
Notary Public

(SEAL)

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SERIALIZED FILED
MAR 15 1966
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