

THIS AGREEMENT made this 16th day of October, 1992 by and between Ronald R. Bohanek and Christine A. Bohanek herein referred to as "Borrower", and Heritage Bank formerly Heritage Bremen Bank & Trust Co., owner and holder of the note secured by the following described Mortgage:

Legal Description

Lot 63 in Timbers Edge, a Subdivision in the East 1/3 of the South East 1/4 of Section 27, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

PIN #27-27-405-002

Common Address: 17406 Mulberry St., Tinley Park, IL 60477

THAT WHEREAS Ronald R. Bohanek and Christine A. Bohanek, his wife heretofore executed a certain Mortgage dated the 10th day of October 1987, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois on 10-21-87 as Document Numbers 37568652, conveying the above described premises to Heritage Bank formerly Heritage Bremen Bank & Trust Co., an Illinois Corporation, to secure payment of a certain Principal Promissory Note executed by the Borrower Ronald R. Bohanek and Christine A. Bohanek dated 10-10-87 payable in the sum of \$25,000.00 as therein provided.

AND WHEREAS said Mortgage, securing said Principal Promissory Note is a valid and subsisting lien on the premises described therein.

AND WHEREAS the parties thereto have agreed upon certain modification of the terms of said Note and Mortgage, and to the time of payment of said Note.

NOW, THEREFORE, in consideration of the premises, and the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby mutually agree as follows: That said Note and Mortgage by and the same is hereby modified to show the first payment due on the 15th day of each month, consisting of monthly interest only, at a floating rate of base + 2%, with the final payment, if not sooner paid, due on the 1st day of August 1993, of principal and all accrued interest.

IT IS FURTHER MUTUALLY AGREED by and between the parties that all provisions of said Note and Mortgage, shall remain unchanged and in full force and effect for and during said period except only as herein specifically modified, and further that in event of default in the payment of principal or interest due under said Note as herein modified, or in the event of failure to perform any and all of the agreements contained in said Note and Mortgage as herein modified, the entire amount of unpaid principal and interest shall at the option of the holder thereof become immediately due and payable without notice or demand; that all the rights and obligations under said Note and Mortgage as modified shall extend to and be binding on the successors and assigns of Bank.

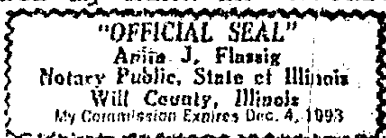
Ronald R. Bohanek  
Ronald R. Bohanek

Christine A. Bohanek  
Christine A. Bohanek

STATE OF ILLINOIS )  
County of Will )

I, ANITA J. FLASSIG a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that RONALD R. & CHRISTINE A. BOHANEK 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, sealed 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 23rd day of JANUARY, 1993



Anita J. Flassig  
(Notary Public)

23E

DEPT-01 RECORDING 923.00  
T#0010 TRAN 87/9 02/02/93 11:57:00  
#3590 \* -93-084928  
COOK COUNTY RECORDER

93084928

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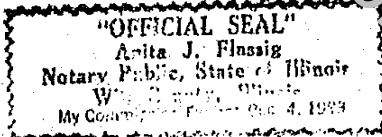
HERITAGE BANK

BY: Walter R. Kilgore ATTEST: ANITA J. FLASSIG

STATE OF ILLINOIS )  
County of WILL )

I, ANITA J. FLASSIG a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that WALTER R. KILGORE of Heritage Bank and AVOLCY TANASIS 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 Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth, and the said Secretary then and there acknowledged that she as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as her own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 23<sup>RD</sup> day of JANUARY, 1993



Anita J. Flassig  
(Notary Public)

RETURN TO:

Walter R. Kilgore  
Heritage Bank  
17500 Oak Park Avenue  
Tinley Park, IL. 60477

THIS DOCUMENT PREPARED BY:

Carolyn Ogden

CLERK OF COOK COUNTY Clerk's Office

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11-11-2000