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70-016832-8

MODIFICATION AGREEMENT

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THIS MODIFICATION AGREEMENT dated as of SEPT. 20, 1994 by and between JOHN F. BLAHA, JR. AND DIANE M. BLAHA, HIS WIFE, whose address is 9424 S. 81ST COURT, HICKORY HILLS, IL 60457 ("Grantor") and AVONDALE FEDERAL SAVINGS BANK, whose address is 20 North Clark Street, Chicago, Illinois 60602 ("Lender").

PREAMBLE

A. WHEREAS, Grantor and Lender have entered into a mortgage dated 8/17/89 (the "Mortgage") with respect to certain real property as set forth on the attached Exhibit A (the "Mortgaged Property") as security for certain obligations of Grantor to Lender as evidenced by Grantor's Promissory Note dated 8/17/89, in the original principal amount of \$71,000.00 (the "Note");

B. WHEREAS, such Mortgage was recorded in COOK County Illinois on 9/07/89 as Document No. 89420750 and

C. WHEREAS, Grantor and Lender wish to amend the Mortgage and note as set forth below.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Grantor and Lender adopt the Preamble as part of this modification Agreement and Grantor and Lender agree to be bound legally, further agreeing to the following:

A. Amendments to Note. The Note is hereby amended as of the date hereof as follows:

THE PARAGRAPH WHICH IS NUMBERED "2. PAYMENT CALCULATION AND DATES" SHALL READ: "...SHALL BE DUE AND PAYABLE ON AUGUST 1, 1999...."

B. Amendments to Mortgage. The Mortgage is hereby amended as of the date hereof as follows:

SECOND PARAGRAPH SHALL READ: "...WITH THE BALANCE OF THE INDEBTEDNESS, IF NOT SOONER PAID, DUE AND PAYABLE ON AUGUST 1, 1999...."

C. Miscellaneous.

1. Ratification. Except as amended hereby, the Note and the Mortgage and all Schedules, Exhibits and attachments thereto are hereby ratified and confirmed in all respects and remain in full force and effect. All representations and warranties set forth in the Note and mortgage are hereby restated as of the date hereof.

2. Definitions. Unless the context clearly indicated otherwise, any capitalized terms used herein which are not specifically defined herein shall have the meanings set forth in the Mortgage.

3. Successors and Assignees; Joint and Several Liability. All covenants and agreements contained herein by or on behalf of Grantor shall bind its successors, assignees, heirs and personal representatives and shall inure to the benefit of Lender, its successors and assigns. If Grantor consists of two or more persons, their liability hereunder shall be joint and several.

DEPT-01 RECORDING \$25.50
T#9999 TRAN 5868 10/18/94 14:55:00
28191 DW *-94-892678
COOK COUNTY RECORDER

94892678

2

2550

1991
CAS
901612
G.I.T.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT, AND GRANTOR AGREES TO ITS TERMS, HEREBY WAIVING AND RELEASING ALL RIGHTS AND BENEFITS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS WITH RESPECT TO SAID MORTGAGED PROPERTY.

GRANTOR:

X John F. Blaha DATE SIGNED:
JOHN F. BLAHA, JR.

X Diane M. Blaha DATE SIGNED:
DIANE M. BLAHA

LENDER:

AVONDALE FEDERAL SAVINGS BANK

By: Donald L. Goehr
Its: VICE-PRESIDENT

STATE OF ILLINOIS

COUNTY OF

SS.

I, THE UNDERSIGNED, a Notary Public in and for the County and state aforesaid, do hereby certify that JOHN F. BLAHA, JR. AND DIANE M. BLAHA, HIS WIFE, personally known to me to be the person(s) whose name(s) is are subscribed to the foregoing agreement, appeared before me this day in person and acknowledged that THEY signed and delivered said agreement as THEIR free and voluntary act and deed for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 23 day of Sept, 1994.

Paul Czajka
Notary Public

"OFFICIAL SEAL"
Paul Czajka
Notary Public, State of Illinois
My Commission Expires 10/6/96

STATE OF ILLINOIS

COUNTY OF COOK

SS.

I, THE UNDERSIGNED, a Notary Public in and for the County and State aforesaid, do hereby certify that DONALD L. GOHR personally known to me to be the VICE-PRESIDENT, of Avondale Federal Savings Bank whose name is subscribed to the foregoing agreement, appeared before me this day in person and acknowledged that, as such officer, (s)he signed and delivered said agreement pursuant to the authority given by the Board of Directors of said bank, 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 TWENTIETH day of SEPT., 1994.

Paul Czajka
Notary Public

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MAIL TO



This document was prepared by and after recording return to:

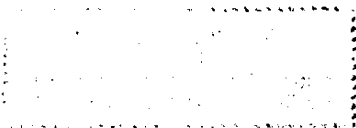
AVONDALE FEDERAL SAVINGS BANK
20 NORTH CLARK STREET
CHICAGO, IL 60602

"OFFICIAL SEAL"
Paul Czajka
Notary Public, State of Illinois
My Commission Expires 10/6/96

*CAMODAGREE.DOC

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EXHIBIT "A"

LEGAL DESCRIPTION:

LOTS 191 AND 192 IN LEMORE'S HICKORY HEIGHTS, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PROPERTY TAX NUMBER:

23-02-414-013 (LOT 191) &
23-02-414-014 (LOT 192)

VOL 151

PROPERTY ADDRESS:

LOAN NUMBER:

LEGAL
03/06/93

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