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BOX 370

Purpose of Modification
Adjust Interest Rate Floor and Ceiling

Loan No.

DEPT-11 \$25.00
T#0013 TRAN 1812 01/20/94 10:20:00
#3290 *--74-064196
COOK COUNTY RECORDER

LOAN MODIFICATION AGREEMENT

WHEREAS, C F CHICAGO FEDERAL CREDIT UNION, of the City of Bridgeview, in the State of Illinois, executed a loan agreement, and loaned to Sherwin R. Kendall and First National Bank of Evergreen Park under Trust No. 10770 the sum of Fifty-five Thousand and no/100 (\$55,000.00) evidenced by a mortgage recorded as Document No. 3863848, in the Office of the Registrar of Titles of Cook County, Illinois:

Lot Twenty Six (26) of Wakeford Eighteenth Addition, being Albert R. Barnes' Subdivision of Block Nine (9) of E. A. Warfield's Subdivision of the West Half (1/2) of the Southeast Quarter (1/4) of Section 34, Township 38 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Number: 20-34-495-815
Commonly Known As: 8543 King Drive, Chicago, Cook County, Illinois 60619

WHEREAS, the parties hereto for mutual consideration wish to revise the interest amount of the loan agreement, the above mortgage and said indebtedness established by the loan agreement;

THEREFORE IT IS AGREED, upon the express condition hereinafter provided, that the interest rates of said indebtedness and aforesaid mortgage and loan modification agreement upon date of this instrument the minimum interest rate shall be reduced to 7.9% APR and that the maximum interest rate is at 15.0% APR and the undersigned hereby promises to pay said indebtedness with interest at the rate provided above in said loan agreement.

In all other respects said loan agreement for the loan contract shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all the obligations of said mortgage contract, as herein revised.

Executed, sealed and delivered in duplicate this 12th day of November
A.D., 1993.



Sherwin R. Kendall

25.00
TB

First National Bank of Evergreen Park
as Trustee under Trust No. 10770

BY 

Sr. Vice President & Trust Officer

ATTEST 

Assistant Trust Officer

SEE ATTACHED RIDER FOR
EXECUTION BY TRUSTEE

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Sherwin A. Kendall personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 12th day of November, 19 93.

My commission expires:

Sandra L. Flach
Notary Public



C F CHICAGO CREDIT UNION

By Michele M. Greed

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Michele M. Greed, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 12th day of November, 19 93.

My commission expires:

Sandra L. Flach
Notary Public



Prepared by:
FREEDMAN ANSELMO & LINDBERG
1807 W. Diehl Road
Naperville, IL 60566

After Recording, Return To:
C F Chicago Federal Credit Union
7300 W. 71st St.
Bridgeview, IL 60455

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RIDER ATTACHED TO: Loan Modification Agreement to C.F. Chicago Federal Credit Union

DATED: November 12, 1992 UNDER TRUST NO. 10770

Executed and delivered by FIRST NATIONAL BANK OF EVERGREEN PARK not in its individual capacity, but solely in the capacity herein described for the purpose of binding the herein described property, and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding that each and all of the undertakings and agreements of the Trustee, or for the purpose of binding the Trustee personally, but executed and delivered by the Trustee solely in the exercise of the powers conferred upon it as such Trustee, and no personal liability or personal responsibility is assumed by, or shall at any time be asserted or enforced against said Trustee on account hereof or on account of any undertaking or agreement herein contained, either expressed or implied, all such personal liability, if any being hereby expressly waived and released by all other parties hereto, and those claiming by, through or under them.

FIRST NATIONAL BANK OF EVERGREEN PARK
not individually, but as Trustee Under
Trust No. 10770

BY *[Signature]*
Sr. Vice President & Trust Officer

ATTEST:

[Signature]
Assistant Trust Officer

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Clerk's Office

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