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COOK COUNTY RECORDER

MODIFICATION AND EXTENSION AGREEMENT

THIS MODIFICATION AND EXTENSION AGREEMENT made this 3rd day of May 3, 1995, among BANK OF LINCOLNWOOD, an Illinois banking association ("Bank"), the owner and holder of the Note and Mortgage, hereinafter described, and John C. Mlot-Fijalkowski, a bachelor, (hereinafter referred to as "Debtor").

WHEREAS, the Debtor has executed, as maker, that certain Revolving Credit Note dated June 2, 1990, payable to the Bank in the principal amount of \$110,000.00 ("Note"), secured by a revolving Credit Mortgage dated June 29, 1990 and registered with the Recorder of Deeds of Cook County on June 2, 1990, as Document No. 3933771, ("Mortgage"); and,

WHEREAS, there remains a principal balance due on the loan evidenced by the Note in the amount of \$110,000.00; and,

WHEREAS, the parties hereby agree to modify and extend the terms of payment of the Note and Mortgage covering the real estate located in Cook County, Illinois, legally described as follows:

Lot Three (3) in Block Eight (8) in Gubbins and McDonnell's Edgebrook Golf Addition, being a Subdivision of Lot Twenty-Nine (29) and parts of Lot 22 Thirty (30) Thirty-Seven (37) and Thirty-Eight (38) in Bronson's part of Caldwell Reserve in Township 41 North, Range 13, East of the Third Principal Meridian in Cook County, Illinois.

Commonly known as: 6612N. Ramona, Lincolnwood, IL 60646
Tax I.D.: #10-33-313-018

NOW THEREFORE, in consideration of the mutual covenants and agreements of the parties hereto, and other good and valuable consideration, the parties have agreed as follows:

1. The principal amount of the Line of Credit from and after the date hereof shall be \$110,000.00.
2. The Maturity, as defined in the Note and Mortgage, is hereby extended to June 2, 2000.
3. Except as expressly herein provided, all terms of the Note, Mortgage and all other loan documents executed in connection therewith, shall remain in full force and effect. The

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THIS INSTRUMENT WAS PREPARED BY
ELAINE KOLPAS
4439 W. TOUHY AVE.
LINCOLNWOOD, IL 60646

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Property of Cook County Clerk's Office

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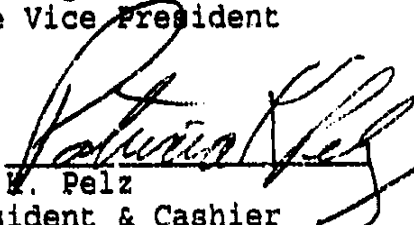
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Note, as modified by this Modification and Extension agreement, evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 5405. The lien of the Mortgage secures the payment of the Note, as modified by this Modification and Extension Agreement, and all future advances made on the loan evidenced by the Note, to the same extent as if such future advances were made on the date of the execution of the Mortgage without regard to whether or not there is any Advance made at the time the Mortgage or this Modification and Extension Agreement is executed and without regard to whether or not there is any indebtedness outstanding at the time any Advance is made.

IN WITNESS WHEREOF, the undersigned has affixed her signature to this Modification and Extension Agreement on the day and year first written.


John C. Mlot-Fijalkowski


James E. Berger
Executive Vice President

Attest: 
Patricia K. Pelz
Vice President & Cashier

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STATE of ILLINOIS

COUNTY OF COOK) ss:
)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY the **John C. Mlot-Fijalkowski**, a bachelor, personally known to me to be the sale person whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that she subscribed to the foregoing instrument as her own free and voluntary act, for the uses and purposes herein set forth.

GIVEN under my hand and Notarial Seal this 2th day of June, 1995.

Jane Rains



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 James E. Berger, Executive Vice President of the BANK OF LINCOLNWOOD, and Patricia K. Pelz, Vice President and Cashier, respectively appeared before me this day in person and acknowledged that they signed and delivered said Instrument as their own free and voluntary act of said Bank for the uses and purposes therein set forth, and that said Vice President and Cashier did then and there acknowledge that she, as custodian of the corporate seal of said Bank, did affix the corporate seal as the free and voluntary act of said Bank for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 2th day of June, 1995.

Jerry G. McGovern

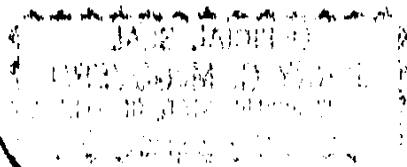
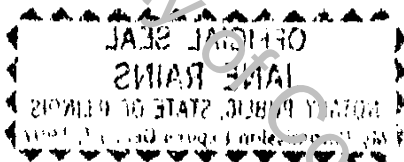


THIS INSTRUMENT WAS PREPARED BY
ELANE KOLPAS
4433 W. TOUHY AVE.
LINCOLNWOOD, IL 60846

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