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DEPT-11 TORRENS \$27.50  
150015 TRAN 4517 09/14/95 15:05:08  
12636 + CT # 95-419675  
COOK COUNTY RECORDER

When Recorded Return To:  
AVONDALE FEDERAL SAVINGS BANK  
20 NORTH CLARK STREET  
CHICAGO, IL 60602

9074473 RAY

(Space Above This Line For Recording Date)

LOAN NO. 10-031781-8

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT dated as of AUGUST 4, 1995 by and between  
STUART G. MILLER AND JUDITH L. MILLER, HIS WIFE AS JOINT  
TENANTS

whose address is 1975 OAKDALE ROAD  
HOFFMAN ESTATES, IL 60195-2939

("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 AUGUST 23, 1990 (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 AUGUST 23, 1990, in the original principal amount of \$45,000.00 (the "Note");
- B. WHEREAS, such Mortgage was recorded in COOK County Illinois on AUGUST 30, 1990 as Document No. LR3908125 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:

FIRST PARAGRAPH SHALL READ "... MAXIMUM AMOUNT OF THE AVONDALE PRIME LOAN BEING THE PRINCIPAL SUM OF

DOLLARS

(\$ ) DUE AND PAYABLE ON

The minimum interest rate of 8% as indicated in paragraph 1 is hereby removed.

SECOND PARAGRAPH WHICH IS NUMBERED "2. PAYMENT CALCULATION AND DATES" SHALL READ: "...SHALL BE DUE AND PAYABLE ON AUGUST 22, 2000

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

SECOND PARAGRAPH SHALL READ "...BORROWER IS INDEBTED TO LENDER IN THE PRINCIPAL SUM OF

AND 00/100

DOLLARS

(\$ ) ... IF NOT SOONER PAID, DUE AND PAYABLE ON

SECOND PARAGRAPH SHALL READ: "...WITH THE BALANCE OF THE INDEBTEDNESS, IF NOT SOONER PAID, DUE AND PAYABLE ON **AUGUST 22, 2000**"

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 aspects 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 representative 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.

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:

Stuart G. Miller (Seal)  
STUART G. MILLER

Judith L. Miller (Seal)  
JUDITH L. MILLER

\_\_\_\_ (Seal)

\_\_\_\_ (Seal)

LENDER:

Wayne S. D...  
By: \_\_\_\_\_  
Its: \_\_\_\_\_  
V. P. R. S.

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STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF )

I, THE UNDERSIGNED, a Notary Public in and for the County and state aforesaid, do hereby certify that  
**STUART G. MILLER AND JUDITH L. MILLER, HIS WIFE AS JOINT TENANTS**

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 HE/SHE/THEY signed and delivered said agreement as HIS/HER/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 14<sup>th</sup> day of Aug. 1995

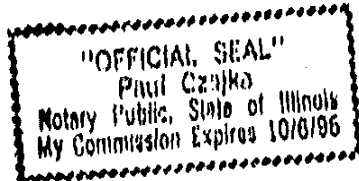


*Paul Czajka*  
Notary Public  
My Commission expires:

STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF )

I, THE UNDERSIGNED, a Notary Public in and for the County and state aforesaid, do hereby certify that  
personally known to me to be the  
of Avondale Federal Savings Bank whose name is subscribed to the foregoing agreement, appeared before me this day in person and acknowledged that HE/SHE signed and delivered said agreement as HIS/HER 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 14<sup>th</sup> day of Aug. 1995



*Paul Czajka*  
Notary Public  
My Commission expires:

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Loan Number: 70-031781-8

## EXHIBIT A

The property covered by this Modification Agreement is more specifically described as:

LOT 52 IN BLOCK 208 IN THE HIGHLANDS WEST AT HOFFMAN ESTATES XXIII, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF FRACTIONAL SECTION 5, AND PART OF THE NORTHEAST 1/4 OF SECTION 8, AND PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, ALL IN TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 24, AS DOCUMENT NUMBER 2272742, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX INDEX NUMBER IS: 07-08-209-040-0000

ADDRESS: 1975 OAKDALE ROAD, HOFFMAN ESTATES, IL 60195

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