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'This document was prepared by: STATE BANK OF COUNTRYSIDE \$734 Jollet Road Countrypida, Hinois 60626

DEPT-01 RECORDING

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COOK COUNTY RECORDER

75410466

(Space above this line for recording purposes)

MODIFICATION AGREEMENT

to a Mortgage held by STATE BANK OF COUNTRYSIDE

1. DATE AND PARTIES. The date of this Modification Agreement (Agreement) is October 30, 1995, and the parties are the following:

MORTGAGOR OF PROPERTY/BURROWE/

ERNEST MILLSAP 9190 LYONS STREET HODGKINS, ILLINOIS 80525 Social Security # 330-66-5715 HUSBAND OF JOAN MILLSAP JOAN MILLSAP **R190 LYONS STREET**

HODGKINS, IL 80525 WIFE OF ERNEST MILLSAP

BANK:

STATE BANK OF COUNTRYSIDE an ILLINOIS banking corporation 873 - Jollet Road Countryside, Illinois 80525 Tax J.D. # 38-2814456 (as Mortgagee)

2. BACKGROUND.

- of County Clarks A. LOT 15 IN BLOCK 4 IN KIMBALL AND COBB STONE COMPANY SUBDIVISION IN THE EAST 1/2, C. THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIUM. IN COOK COUNTY. ILLINOIS P.I.N. 18-22-113-006-0000
- B. COMMONLY KNOWN AS 8811 KANE, HODGKINS, ILLINOIS 60525
- C. A MORTGAGE DATED MARCH 17, 1995 RECORDED IN THE COUNTY OF COOK ON MARCH 21, 1995 WITH THE DOCUMENT NUMBER 95-188553
- 3. MODIFICATION. The terms and conditions of the loan (Loan) are hereby modified to read as follows:

Sorrower has received an additional loan in the principal amount of \$120,000.00. The current balance of the Note above described and the additional loan have been combined and the new combined loan is evidenced by a new note (Note) dated October 30, 1995 and to be fully repaid on demand or before December 20, 1995. Said Note is secured by the Property pursuant to the terms of the Mortgage.

- 4. COVENANTS AND WARRANTIES BY MORTGAGOR. Mortgagor affirmatively represents, warrants and covenants:
 - A. that the Mortgage liens described herein and granted to STATE BANK OF COUNTRYSIDE are subordinate to no other lien or interest:
 - B. that Mortgagor has good and marketable title to all of the Property; and
 - C. that the Property is subject to no outstanding liens or other encumbrances.

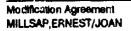
Property of Cook County Clerk's Office

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- 5. CONFESSION OF JUDGMENT. In addition to Bank's remedies contained in the Note or any other document evidencing this Loan, Borrower authorizes any attorney at law to appear in any state or federal court of record, walve issuance and service of process, and contess judgment against Borrower, jointly or severally. In tavor of Bank, for any sum unpaid and due on this Loan, together with interest, collection costs and costs of suit, and thereupon to release ail errors and waive all rights of appeal and stay of execution.
- 6. CONTINUATION OF ALL OTHER TERMS AND CONDITIONS. All other terms and conditions of this Loan contained in the loan documents not specifically referred to and modified herein continue in full force and effect.

RECEIPT OF COPY. Borrower acknowledges receiving a copy of this Agreement.	
BORROWER:	
(mex Fitter)	
ERNEST MILLSAP	
Individually	
Joan Millian	
JOAN HILLSAP	
incividu _{to} ky	
'O ₄	
APPROVED: October 30, 1995	
BANK:	
STATE BANK OF COUNTAYSIDE	
an ILLINOIS banking corporation	
	[Corporate Seal*]
Ву:	
SUSAN L JUTZ, ASSISTANT VICE PRESIDENT	
Attest	-
(*Corporate seal may be affixed, but failure to aiffx shall not affect alidit) or reliance.)	
STATE OF = LL./NOIS	
STATE OF	
COUNTY OF COOK	
On this day of November 19 D. I. The Lund Old Street First ERNEST MILLSAP, HUSBAND OF JOAN MILLSAP, personally known to me	, a notary public, certify
the foregoing instrument, appeared before me this day in person, and acknowled	jed that (he/she) signed and delivered the instrument
as (his/her) free and voluntary act, for the uses and purposes set forth.	
MARTHA A CZARNIK-THOMPSON (1)	sale of thompson
TNUTAKY PUBLIC STATE OF ILLINOIST	NOTARY JUBLIC
STATE OF TLUNOIS	J 'G
88:	
COUNTY OF COOK	a notary public, cartify
that JOAN MILLSAP, WIFE OF ERNEST MILLSAP, personally known to ine to be	e the same person whose rame is subscribed to the
foregoing instrument, appeared before me this day in person, and acknowledged	that (he/she) signed and delivered the instrument as
(his/her) free and voluntary act, for the uses and purposes set forth. My commission expires:	O . A.
MAKTIA A CVARATE THE TOTAL OF THE STATE OF T	Exelul-Thompton
STATE OF ILLI NO MY COMMISSION EXP. MAY 17,1999	NOVARY PUBLIC
B 31. 31A Y 17, 1999	\mathcal{L}
on this 12 day of North to Use I, the underties	, a notary public, certify
That SUSAN L. JUTZI, ASSISTANT VICE PRESIDENT, OF STATE BANK OF COUNT	RYSIDE, an ILLINOIS banking corporation, personally
known to me to be the same person whose name is cubscribed to the foregoing. In	strument, appeared before me this day in person, and
acknowledged that (he/she) signed and delivered the instrument as (his/her) free at My commission expires:	o volumenty act, for the uses and pulposes set form.
MARTHA A CZARNIK-THOMESON	aluk Homplow
NOTARY PUBLIC STATE OF ILLINOIS	NOTARY PUBLIC
MY COMMISSION EXP. MAY 17,1949	\mathcal{L}

THIS IS THE LAST PAGE OF A 2 PAGE DOCUMENT. EXHIBITS AND/CR ADDENDA MAY FOLLOW.





** READ ANY PAGE WHICH FOLLOWS FOR ANY REMAINING PROVISIONS.**



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