THIS	MODIFIC)	ATION AG	REEMENT OF	ide this	21stda	y of No	vember ******	19_94
by and h	neewsec	Primitiv	ro Cruz ma	rried to	Maria Cr	uz ****	******	******
whose ac	idress is	SEE A	TTACHED LE	<u>GAL (EXI</u>	[BIT "A"]			
(hereina	fter call	ed "Mor	tgagor")	and METR	OPOLITAN	BANK AND	TRUST CO	MPAITI, an
Illinois	banking	combac	ation, wi	th an	offica a	2201	West Cen	max Road,
Chicago,	Illinoia	60608 (hereinaft	er calle	d "Hornga	gee").		

WITNESSETE:

DEPT-01 RECORDING

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This Agreement is based upon the following recitals:

COOK COUNTY RECORDER

, 19 91, for full value received, Mortgagor November 21 On executed and delivered to Mortgagee its Promissory Note in the principal amount of One jurdred Five Thousand and 00/100th **** Dollars (S105,000,00) (hereinafter called the "Note"), and secured the payment thereof by granting to Mortgagee, among other things, a certain Mortgage (hereinafter called the "Mortgage"), of ever late with said Note, covering certain improved real property in the County of Cook , State of Illinois, which Mortgage was recorded on November 25 , 19 91, as Document No. 91522356, with the Recorder of Deeds/Registrar of Titles of Cook County, Illinois, covering the property described on Exhibit "A" attached hereto and made a part hereof (hereinafter called the "Mortgaged Premises").

- Mortgagor has requested thic certain modifications be made in the above-mentioned Note and Mortgage.
- The outstanding principal balance of said Note as of November 21 1994, is \$ 96,180.94.
- Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding agains's the Mortgaged Premises (unless disclosed to Mortgagee, and such subsequent lienholder has agreed to consent to this Modification Agreement and subordinate its lien to the lien of the Mortgage, as herein modified, which Consent and Subordination is attached hereto as Exhibit "B"), and that the lien of the Fortgage, as herein modified, is a valid, first and subsisting lien of said Mortgage Premises.

NOW THEREFORE, for good and valuable consideration, the leceipt and adequacy of which are hereby acknowledged, the parties hereto so hereby mutually agree that the Note and Mortgage are hereby modified as follows.

1.	Maturity date Will be extended to November 21, 1997.	
		
2.	Your rate will be reduced to 11.00 fixed for 3 years.	
d by:		

METROPOLITAN BANK & TRUST CO. 2201 WEST CERMAK ROAD CHICAGO," ILLINOIS ... 60608-3996 (312) 254-1000



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. 3. '	Your new monthly printiple	E LCE de Allyma	COP3Y205-69
	beginning December 21, 1994		
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•			
A	A31		
4.	All other terms and condition	is_will_remain_th	e same
			
,		:	
Hortgage covenant Note and covenants	consideration of the modifi- by Mortgages, as hereina and agree to pay the balan secured by the Mortgage, contained in the Mortgage,	bove set forth see of the indeb as herein modif and further ag	, Mortgagor does hereby tedness evidenced by the led, and to perform the ress that the prepayment
	e now in effect shall remain s to Mortjagee that there i		
	outstanding against the Mort		
	wise disclosed herein, and t		
	d subsisting Uen on sald Mor		
and the Mocther documents in full feuccessor	ing herein contained shall industry as modified hereby, cuments executed by Hortgar ary or affect any promise of the above-mentioned documents or impair any rights, possibove-mentioned documents. Examples and provisions of the Note executed in connection with force and effect and shall be and assigns.	or the first ligor in connecting agreement, cover its, except as hereing were, or remedie west as hereing the subject mode binding upon	en created thereby or any on therewith, or alter, ant or condition recited erein expressly modified, as of Mortgages under any above otherwise provided, and other instruments and other instruments the parties hereto, their
hereto in	ITNESS WHEREOF, this instru n manner and form sufficien ove written.		
		METROPOLITAN BA	NK ANTI TRUST COMPANY:
Attest:		The state of the s	The same of the sa
By: due	air Jesida 70.	By: 141	21/5 P
Its (XARRARARX	Its	Vice President
Angie	Pereda, Loan Officer	Kathleen Ma	rtinez, V.P.

Witness Attest

Primitivo Cruz

[Add Appropriate Acknowledgments]

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"EXIL BIT (A)TACH TO TRETE AD MADE A TAR TREADOF"

Parcel 1: Lot 3 in Morgan's subdivision of the East 1/2 of block 1 of Laughton's subdivision of the West 1/2 of the Northwest 1/4 of section 30, Township 39 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 2205 W. Cermak Road, Chicago, Illinois 60608 P.I.N.#17-30-103-008

- Parcel 2: Lot 25 in block 4 in Wards subdivision of blocks 1, 4 and 5 in Stone and Whitneys subdivision of part of Section 6 and 7, Township 38 North, Range 14, East of the Third Principal Meridian, In Cook County, Illinois.

 Commonly known as: 4458 S. Wood, Chicago, Illinois 60609
 P.I.N.#20-06-408-049
- Parcel 3: Lot 75 in Enos Ayres subdivision of block 52 in subdivision of Section 19, Toyahip 39 North, Range 14 East of the Third Principal Meridian in Cook Courty, Illinois.

Commonly known as: 1952 W. 21st Street, Chicago, Illinois 60608 P.I.N.#17-13-218-016

State of Illinois) | 18
County of Cook)

The undersigned, a notary Public in and for said county, in the aforestid State, does hereby certify that <u>Primitivo Cruz</u>, and known to not to be the same person whose name is subscribed to the foregoing instrument, applicable before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

SUBSCRIBED	AND	SWORN	TO b	pefore me	this (VI.	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
·			<u>-</u>	ly Commis	Bion 6	ccar	"OFFICIAL SEAL" VICTORIA DAVIS Notery Public, State of Illinois My Commission Expires 6/25/97	

STATE OF ILLINOIS)
COUNTY OF COOK)

County, in the State aforesaid, do hereby certify that on this day personally appeared before me, Angie Pereda and Kathleen Martinez, personally known to me to be the same persons whose names are subscribed to the foregoing instrument and personally known to me to be the Loan Officer and Vice President of Merropolitan Bank & Trust Company and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and that the seal affixed to the foregoing instrument is the corporate seal and the said instrument was signed, sealed and delivered in the name and in behalf of said corporation as the free and voluntary act of said corporation for the uses and purposes set forth.

Given under my here and hatarial seal this 12thday of December, 1994.

"Official SEAL"

VIETURIA DAVIS

Notary Public

My Commission Express 6/25/97

Notary Public

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