MODIFICATION AND EXTENSION ACREEMENT

THIS MODIFICATION AND EXTENSION AGREEMENT made this 23rd day of January, 1995, among BANK OF LINCOLNWOOD, an Illinois banking association ("Bank"), the owner and holder of the Note and Mortgage, hereinafter described, and Joy Y. Dickens, divorced and not since remarried, (hereinafter referred to as "Debtor").

WHEREAS, the Debtor has executed, as maker, that certain Revolving Credit Note dated January 23, 1990, payable to the Bank in the priccipal amount of \$10,000.00 ("Note"), secured by a revolving Credit Mortgage dated January 23, 1990 and registered with the Recorder of Deeds of Cook County on February 5, 1990 as Document No. 90058572, ("Mortgage"); and,

WHEREAS, there remains a principal balance due on the loan evidenced by the Note in the amount of \$10,000.00; 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 8 and 9 in Block 2 in Harry A. Poth and Company's Crawford Church Terminal Subdivision No. 3, being a Subdivision of the West half of the West half of the North West quarter lying South of a line 16.096 chains (1062.336 feet) South of and parallel to North line of the Northwest quarter of Section 14, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 9236 N. Springfield, Skokie, 12 95058060 Tax I.D#: 9236 N. Springfield, Skokie, 12 95058060

NOW THEREFORE, in consideration of the mutual coverants 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 \$10,000.00.
- 2. The Maturity, as defined in the Note and Mortgage, is hereby extended to January 23, 2000.
- 3. Except as expressly herein proveded, all terms of the Note, Mortgage and all other loan documents executed in connection therewith, shall remain in full force and effect. The Note, as modified by this Modiviation and Extension agreement, evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 5405. The lien of the Mortgage

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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 executionof the Mostgage 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 signatures to this Modification and Extension Agreement on the day and year first written.

Executive Vice President

Attest: Patricia K.

Vice President & Cashier

County Clark's Office & \$25 50 DEPT-GI RECURDING THROUGH THAN 5446 81/25/95 13-86:00 W683 # JD **--95 --05日0ろ0 COOK COUNTY RECORDER

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UNOFFICIAL COPY

STATE OF ILLINOIS)

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COUNTY OF COOK

I, the undersigned, a Notary Public in and for the County and State accressid, DO HEREBY CERTIFY the Joy Y. Dickens, divorced and not since remarried, 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 Motarial Seal this 23 day of January, 1995.

STATE OF HALLNOTS)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that James £. 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 sights 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 of the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 23rd day of January, 1995.

OFFICIAL SEAL
JERRY G. McGOVERN
NOTARY PUBLIC. STATE OF ILLINOIS
My Commission Expires Nov. 27, 1995

JERRY G. M.:GOVERN

NOVARY PUBLIC, STATE OF ILLINOIS

My va m.) at 2 pr c. Nov. 27, 1995

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