

# UNOFFICIAL COPY

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This document was prepared  
by and after recording mail to:  
M. Jean Barreyro  
AMERICAN NATIONAL BANK AND  
TRUST COMPANY OF CHICAGO  
33 North LaSalle Street  
Chicago, Illinois 60690

DEPT-01 RECORDING \$25.00  
T40012 TRAM 2650 10/24/96 12:53:00  
46795 + CG #-96-811745  
COOK COUNTY RECORDER

## MODIFICATION AGREEMENT (Note and Mortgage)

THIS MODIFICATION AGREEMENT dated as of September 24, 1996, is made by and between Kevin P. Prunsky and Barbara L. Prunsky, ("Borrowers") and AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO ("Lender").

### WITNESSETH

WHEREAS, Borrowers executed in favor of Lender, a Mortgage dated November 15, 1991 (referred to herein, together with all amendments and modifications, as the "Mortgage") recorded on November 19, 1991 in Cook County, Illinois as Document No. 91608517 concerning real estate, legally described in Exhibit A attached hereto and incorporated herein. The Mortgage was given by Borrowers to secure a Note executed by Borrowers in favor of Lender dated November 15, 1991, (referred to herein, together with all amendments, modifications, renewals or replacements, as the "Note") in the original principal amount of TWO HUNDRED THOUSAND and NO /100 DOLLARS (\$200,000.00);

WHEREAS, the Note is due and payable on December 1, 1996;

WHEREAS, the parties hereto have agreed to modify certain terms of the Note and Mortgage as herein set forth;

NOW THEREFORE, in consideration of the above recitals and the mutual promises and agreements hereinafter made by and between the parties hereto, the parties do hereby mutually promise and agree as follows:

1. The maturity date of the Note and Mortgage is hereby changed to October 1, 2001.
2. The per annum interest rate on the Note will change to 7.50 percent (7.50%) per annum beginning October 1, 1996.
3. The monthly principal and interest payment is amended to \$1,490.42 commencing on November 1, 1996, with a final payment on October 1, 2001. The new payment amount is based on the principal balance of \$185,670.54 as of the interest change date and the remaining amortization term of 242 months.
4. Except as specifically amended herein, the Note and Mortgage remain in full force and effect and are hereby ratified and confirmed in their entirety by the parties hereto.

BOX 333-CTI

Latw Date Fa MWF 7328746 F2

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## EXHIBIT A LEGAL DESCRIPTION

### PARCEL 1:

PARCEL 450 IN AND THE SOUTHERLY 1/2 OF PARCEL 451 IN CRYSTAL TREE FOURTH ADDITION BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

### PARCEL 2:

PRIVATE ROADWAY EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 OVER LOT 215 IN CRYSTAL TREE, ACCORDING TO PLAT THEREOF FILED AND RECORDED SEPTEMBER 23, 1987 AS DOCUMENT 1 3653642 AND 87520779 RESPECTIVELY, FOR INGRESS AND EGRESS, AS SET FORTH IN THE DECLARATION RECORDED MARCH 24, 1988 AS DOCUMENT NO. 88121062 AND RE-RECORDED APRIL 28, 1988 AS DOCUMENT NO. 88178671, IN COOK COUNTY, ILLINOIS.

### PARCEL 3:

PRIVATE ROADWAY EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, OVER LOT 475 IN CRYSTAL TREE, FOURTH ADDITION, ACCORDING TO PLAT THEREOF RECORDED DECEMBER 16, 1988 AS DOCUMENT 88579905 FOR INGRESS AND EGRESS, AS SET FORTH IN THE DECLARATION RECORDED MARCH 24, 1988 AS DOCUMENT NO. 88121062 AND RE-RECORDED APRIL 28, 1988 AS DOCUMENT NO. 88178671, IN COOK COUNTY, ILLINOIS.

### PARCEL 4:

PRIVATE ROADWAY EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, OVER LOT 477 IN CRYSTAL TREE, FOURTH ADDITION, ACCORDING TO PLAT THEREOF RECORDED DECEMBER 16, 1988 AS DOCUMENT 88579905 FOR INGRESS AND EGRESS, AS SET FORTH IN DECLARATION RECORDED MARCH 24, 1988 AS DOCUMENT NO. 88121062 AND RE-RECORDED APRIL 28, 1988 AS DOCUMENT NO. 88178671, IN COOK COUNTY, ILLINOIS.

### PARCEL 5:

EASEMENT FOR THE BENEFIT OF PARCEL 1, FOR INGRESS AND EGRESS OVER PRIVATE ROADWAYS AS SHOWN ON PLAT OF CRYSTAL TREE SUBDIVISION RECORDED SEPTEMBER 23, 1987 AS DOCUMENT 87520779 AND FILED SEPTEMBER 23, 1987 AS DOCUMENT LR 3653642 IN COOK COUNTY, ILLINOIS

### PARCEL 6:

EASEMENTS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DEED DATED DECEMBER 12, 1990 AND RECORDED ON DECEMBER 31, 1990, AS DOCUMENT NO. 90629532 IN COOK COUNTY, ILLINOIS.

PARCEL 7: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF COVENANTS AND RESTRICTIONS DATED MARCH 11, 1988 AND RECORDED MARCH 24, 1988 AS DOCUMENT 88121061 AND RERECORDED APRIL 28, 1988 AS DOCUMENT 88178672.

Commonly known as: 14645 Hollow Tree Road., Orland Park, Il. 60462

Tax Number(s): 27-08-211-044-0000; 27-08-213-027; 27-08-402-048; 27-08-407-016

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