

Loan No. 600111466

Whereas, the First State Bank and Trust Company of Palos Hills loaned Standard Bank and Trust Co. Trust No. 4073, now First State Bank & Trust Co. of Palos Hills, as Assignee, a corporation of Illinois, not personally but as Trustee under provisions of a Deed or Deeds in Trust duly recorded and delivered to said Bank in pursuance of a Trust Agreement dated March 25, 1997 and known as Trust No. 1-134,

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OWNER

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the sum of Two Hundred Thirty Five Thousand & No/100----- (\$235,000) as evidenced by a note and mortgage (part deed) executed and delivered on Feb. 18, 1994 which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located which note and mortgage hereby incorporated herein as part of this instrument. Document recorded at No. 94221344.

Whereas, the undersigned, owner of said premises has found it necessary and does hereby request a modification of terms of said loan for the following reasons: Adjust interest rate from 9.25% to 9.00% and lower monthly principal and interest payment.

Address of Property: 580 Burnham, Calumet City, Illinois

Permanent Index No. 30-07-423-006,007,008,009,010,011

Legal Description: Lots 6,7,8,9,10 and 11 in Block 33 in Ford Calumet Highlands Addition to West Hammond (not Calumet City), a Subdivision of the East 1316 feet of the South 1/2 of the South East 1/4 of Section 7, Township 36 North, Range 15, East of the Third Principal Meridian, in Cook County, Illinois.

And whereas, the parties desire to restate the modified terms of said loan so that there shall be no misunderstandings of the matter.

Therefore, it is hereby agreed that as of the date of this Agreement the unpaid balance of said indebtedness is: One Hundred Eighty Four Thousand Nine Hundred Thirty Six & 20/100 (\$184,936.20) all of which the undersigned promises to pay with interest at 9.00 per annum until paid and that the same shall be payable monthly, Two Thousand One Hundred Twelve & 83/100----- (\$2112.83) per month beginning on the 1st day of May, 1997 to be applied first to interest, and the balance plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects the mortgage contract shall remain in full force and effect.

Signed, sealed and delivered the 19th day of April, 1997.

First State Bank & Trust Co. of Palos Hills, Not individual but as Trustee under Trust Agreement Dated March 25, 1996 and known as Trust No. 1-134.

State of Illinois)
County of Cook) SS

Louis R. Acevedo
VP & Cashier

John A. ...
Chairman of the Board/CEO & Trust Officer

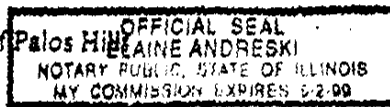
I the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, do hereby Certify that Marvin A. Siensa & Louis R. Acevedo

who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument free and voluntary act for the uses and purposes therein set forth

[Signature]
Notary Public

This instrument prepared by:

Mail to: First State Bank and Trust Company of Palos Hills
10360 South Roberts Road
Palos Hills, IL 60465



1st State Bank & Trust Company of Palos Hills
10360 South Roberts Road
Palos Hills, Illinois 60465

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Property of Cook County Clerk's Office

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