

Property of Cook County Clerk's Office

MODIFICATION AGREEMENT

Loan Number:

THIS MODIFICATION AGREEMENT dated as of Sept. 26, 1997 by and between
Kathleen A. Stenson and Gregory L. Lewandowski

whose address is P.O. Box 478, Flossmoor, IL 60422-0478
("Grantor") and AVONDALE FEDERAL SAVINGS BANK, whose address is 900 S. Frontage Road, Suite
200, Woodridge, Illinois 60517 ("Lender"),

PREAMBLE

- A. WHEREAS, Grantor and Lender have entered into a mortgage dated September 28, 1992 ("Mortgage") with respect to certain real property as set forth on the attached Exhibit A (the "Mortgaged Property") as security for certain obligations of Grantor to Lender as evidenced by Grantor's Promissory Note or Account Agreement dated September 28, 1992, in the original principal amount of \$ 40,500.00 (the "Note" or "Account Agreement"),
- B. WHEREAS, such Mortgage was recorded in Cook County Illinois, on September 29, 1992 as Document Number 92720532 (or Book/Volume, Page) and,
- C. WHEREAS, Grantor and Lender wish to amend the Mortgage and Note or Account Agreement as set forth below.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Grantor and Lender adopt the Preamble as part of this Modification Agreement and Grantor and Lender agree to be bound legally, further agreeing to the following:

AMENDMENTS TO NOTE OR ACCOUNT AGREEMENT

The Note or Account Agreement is hereby amended as of the date hereof as follows:

On the Note, in the first paragraph on the first page, the principal loan amount shall hereby be \$ 40,500.00 and shall hereby be due and payable on September 27, 2002

- OR -

On the Account Agreement, on the fifth page, the maximum credit line shall hereby be \$ and the initial expiration date shall hereby be . In the fifth paragraph on the first page, the Annual Percentage Rate shall hereby be determined by adding % to the Prime Rate.

SY
PL
MN
MS
JL

AMENDMENTS TO MORTGAGE

The Mortgage is hereby amended as of the date hereof as follows:

In the second paragraph on the first page, the principal loan amount shall hereby be \$40,500.00 and the maturity date (or the final maturity date) shall hereby be September 27, 2002

MISCELLANEOUS

1. **Ratification.** Except as amended hereby, the Note or Account Agreement and the Mortgage and all Schedules, Exhibits and attachments thereto are hereby ratified and confirmed in all aspects and remain in full force and effect. All representations and warranties set forth in the Note or Account Agreement are hereby restated as of the date hereof.
2. **Definitions.** Unless the context clearly indicated otherwise, any capitalized terms used herein which are not specifically defined herein shall have the meanings set forth in the Mortgage.
3. **Successors and Assignees; Joint and Several Liability.** All covenants and agreements contained herein by or on behalf of Grantor shall bind its successors, assignees, heirs and personal representative and shall insure to the benefit of Lender, its successors and assigns. If Grantor consists of two or more persons, their liability hereunder shall be joint and several.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT, AND GRANTOR AGREES TO ITS TERMS, HEREBY WAIVING AND RELEASING ALL RIGHTS AND BENEFITS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS WITH RESPECT TO SAID MORTGAGES PROPERTY.

GRANTOR:

Kathleen A Stenson

Gregory L. Lewandowski

Kathleen Stenson

Gregory L. Lewandowski

STATE OF Illinois)
COUNTY OF Cook) SS

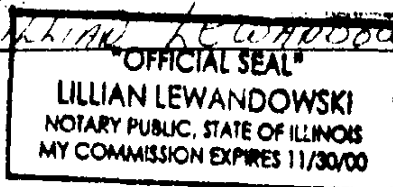
I, Lillian Lewandowski, a Notary Public in and for said County, personally certify that the above named persons, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/her/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 30th day of September, 1997.

Lillian Lewandowski
Notary Public

My Commission Expires: 11-30-00

Print Name: Lillian Lewandowski



Initials: *[Signature]*

LENDER:

AVONDALE FEDERAL SAVINGS BANK

By: [Signature]
Vice Pres

Its:

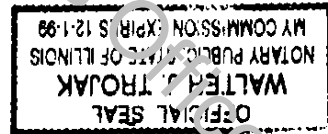
STATE OF ILLINOIS)
COUNTY OF Cook) SS

This instrument was acknowledged before me on this 16 day of October,
by _____ as _____ of Avondale Federal
Savings Bank.

[Signature]
Notary Public

My commission expires: _____

Print Name _____



This Instrument Prepared by and should be returned to:

Avondale Federal Savings Bank
800 Roosevelt Road 900 S. FRONTAGE RD
Building E, Suite 300 WOODRIDGE, IL 60517
Glen Ellyn, IL 60137



EXHIBIT "A"

LEGAL DESCRIPTION:

LOTS 1, 2, 3 AND 4 IN BLOCK 10 IN SOUTH HARVEY LAND COMPANY'S
SUBDIVISION OF THE NORTH EAST QUARTER OF THE NORTH EAST QUARTER
OF SECTION 30, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #'S 29-30-211-009 LOT 1 29-30-211-008 LOT 2 29-30-211-007 LOT 3 AND
29-30-211-006 LOT 4

PROPERTY ADDRESS: 1701 WEST 168TH STREET
HAZEL CREST, IL, 60429

LOAN NUMBER: 979092586

LEGAL
07/11/91