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O'CONNOR TITLE SERVICES, INC. # 11869743

Cook County Recorder 4344/0107 21 001 1997-11-26 17:01:26 47.50

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P.I.N.#: 27-22-302-011-0000 PLO & OP.

COMMON ADDRESS, 9247 HAVEN COURT, ORLAND HILLS, IL 60477

LOT 53 IN PEPPERWOOD SUBDIVISION PHASE ONE, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT OF SUBDIVISION RECORDED JULY 19, 1988 AS DOCUMENT 9654059.

("Note(s)"), secured by the following described property:

and Illinois banking corporation (hereinafter referred to as "LENDERS"), Owner and holder of the Promissory Note(s)

(hereinafter referred to as "BORROWER(S)"), and HERITAGE BANK, formerly known as

ELLEN J. GEHRKE, HUSBAND AND WIFE

ROBERT W. GEHRKE

This Agreement made this 4TH day of NOVEMBER 1997 by and between

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EXTENSION/MODIFICATION AGREEMENT

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IT IS FURTHER MUTUALLY AGREED BY AND BETWEEN THE PARTIES THAT ALL PROVISIONS OF SAID NOTE(S) SHALL REMAIN UNCHANGED AND IN FULL FORCE AND EFFECT FOR AND DURING SAID PERIOD, EXCEPT ONLY AS HEREIN SPECIFICALLY MODIFIED, AND FURTHER THAT IN THE EVENT OF DEFAULT IN THE PAYMENT OF PRINCIPAL OR INTEREST OR INTEREST DUE UNDER SAID NOTE(S) AS HEREIN MODIFIED, OR IN THE EVENT OF FAILURE TO PERFORM ANY AND ALL OF THE AGREEMENTS CONTAINED IN SAID NOTE(S), AS HEREIN MODIFIED, THE ENTIRE AMOUNT OF UNPAID PRINCIPAL AND INTEREST SHALL, AT THE OPTION OF THE HOLDER THEREOF, BECOME IMMEDIATELY DUE AND PAYABLE, WITHOUT NOTICE OR DEMAND, AND THAT ALL THE RIGHTS AND OBLIGATIONS UNDER SAID NOTE(S), AS HEREIN MODIFIED, SHALL EXTEND TO AND BE BINDING ON THE SUCCESSORS AND ASSIGNS OF THE PARTIES HERETO.

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EFFECTIVE OCTOBER 31, 1987, THE PAYMENT WILL BE CHANGED FROM \$522.65 TO \$423.52 AND WILL BE FIRST DUE ON NOVEMBER 14, 1987, AND WILL CONTINUE EVERY TWO WEEKS THEREAFTER UNTIL THE ENTIRE PRINCIPAL AND ACCRUED INTEREST BALANCE IS PAID IN FULL. ALL OTHER TERMS AND CONDITIONS OF THE ORIGINAL NOTE AND MORTGAGE SHALL REMAIN THE SAME.

NOW THEREFORE, in consideration of the premises and the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby mutually agree that said Note(s) be and the same is hereby modified as follows:
AND WHEREAS the parties hereto have agreed upon the Extension and/or Modification of the original terms of payment of said Note(s).
AND WHEREAS said Note(s) is valid and subsisting evidence of the debt owed by Borrower to Lender.

THAT WHEREAS Borrower(s) heretofore executed that certain Note(s) dated SEPTEMBER 19, 1987 payable to the Lender in the sum of 147,800 Dollars \$ 147,800 as herein provided.

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WITNESS the hands and seals of Borrower(s) this day and year written above.

By: Robert W. Gehrke

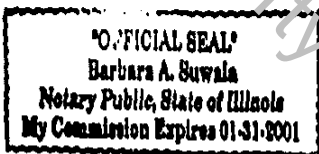
By: Ellen J. Gehrke

STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

I, the undersigned, a _____ in and for said County and State, DO HEREBY CERTIFY THAT
ROBERT W. GEHRKE and ELLEN J. GEHRKE

who are personally known to me to be the same person(s) and acknowledged that (he/she/they) signed, sealed, 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 4TH day of NOVEMBER, 1997.



Barbara A. Suwala
Notary Public

ATTEST: HERITAGE BANK
By: Patricia C. Patt
PATRICIA C. PATT

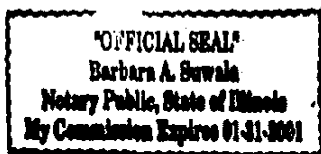
By: Howard K. Kockler
HOWARD K. KOCKLER

STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

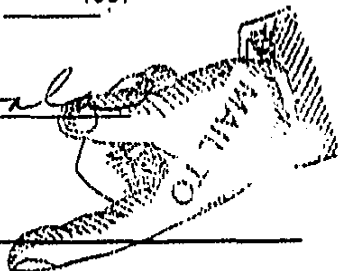
I, the undersigned, a Notary Public, in and for said County, and State, DO HEREBY CERTIFY, THAT
PATRICIA C. PATT, _____ Vice President of HERITAGE BANK and HOWARD K. KOCKLER

Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they in their respective capacities, signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Heritage Bank, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he/she as custodian of the Bank Seal did affix the Seal of said Bank to said instrument as his/her own free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my hand and Notarial Seal, this 4TH day of NOVEMBER, 1997.



Barbara A. Suwala
Notary Public



THIS DOCUMENT PREPARED BY and RETURN TO:

HERITAGE BANK
GINA SIGNORE
17500 S. OAK PARK AVE.
TINLEY PARK, IL 60477

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