97201644

NOTE AND MORTGAGE MODIFICATION AGREEMENT

This Note and Mortgage Modification Agreement made this 24th day of February, 1997, by and between the Bank of Northern Illinois, N.A., 1313 North Delany Road, Gurnee, Illinois 60031 its successors and assigns ("Lender") and Carol Tokarz Vollendorf and Herb Vollendorf, 140584000 Account.

WITNESSETH:

THAT WHEREAS, Bank of Northern Illinois, N.A. is the holder of a certain note in the amount of 449,898.78 secured by a Mortgage dated August 24, 1989 in the amount of \$50,000.00 in favor of Lender, which Mortgage was recorded with the Recorder of Deeds for Cook County, Illinois, on September 8, 1989, as Document No. 89424109, and which Mortgage was rerecorded with the Recorder of Deeds for Cook County, Illinois, on September 18, 1989, as Document No. 89437727, and which was amended by a Modification Agreement dated August 24, 1991 in the amount of \$50,000.00 in favor of Lender, which Agreement was recorded with the Recorder of Deeds for Cook County, Illinois, on October 30, 1991, as Document No. 91567517, and which was amended by a Modification-Agreement dated August 24, 1993 in the amount of \$49,898.78 in favor of Lander, which Agreement was recorded with the Recorder of Deeds for Gook County, Illinois, on January 7, 1994, as Document No. -3468521, and which was amended by a Note and Mortgage Modification Agreement dated February 25, 1995 in the amount of \$49,898.78 in favor of Lender, which Agreement was recorded with the Recorder of Seeds for Cook County, Illinois, on July 25, 1995, as Document No. 95482735, and which oncumbers the real estate legally described as follows:

Lot 40 (except the West 25.61 feet thereof) and the West 9.04 feet of Lot 41 in Lincoln and Jarvis Subdivision in the South West 1/4 of Section 27, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois. P.I.N. #10-27-312-030

CKA: 4567 W. JARVIS ANG. LINGON NOD, JC. 64546
WHEREAS, Borrower and Lender have agreed to extend the maturity date of the Note and Mortgage, all as hereinafter set forth.

NOW, THEREFORE, in consideration of the premises, it is hereby agreed as follows:

- 1. The Maturity Date under the aforesaid Note and as referred to in the aforesaid Mortgage, as previously modified and renewed, is hereby modified to be February 24, 1999.
- 2. The Note is modified to fix the rate at nine percent (9.0%). The repayment terms are modified to require monthly principal and interest payments of \$401.55 starting on March 24, 1997, with a balloon payment of the outstanding principal and accrued interest due on February 24, 1999.

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STATE OF ILLINOIS

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COUNTY OF LAKE

1, Boverly L. Loding, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Frank H. Munard, of Bank of
Northern Illinois, N.A., a National Banking Association (an Illinois Banking
Corporation), personally known to me to be the same person whose name is
subscribed to the foregoing instrument as such <u>President</u> , appeared
subscribed to the foregoing instrument as such <u>Freshorm</u> , appeared
before me this day in person and acknowledged that he signed and delivered the said
instrument as nisown free and voluntary act, and as his free and voluntary act of said
Association (Corporation) for the uses and purposes therein set forth.
Given under my hand and notorial seal this
Guely L. Sidiral C
Notary Public **OFFICIAL SEAL*
My Commission Expires: 5/21/97 NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires 05/26/97
DOCUMENT PREPARED BY: 400 MALL 18.
Notary Public My Commission Expires: Society And Mail To State of Illinois My Commission Expires 5/26/97 DOCUMENT PREPARED BY: And Mail To State of Illinois My Commission Expires 05/26/97 BANK OF NORTHERN ILLINOIS, N.A. 1313 N. DELANY RD. GURNEE, IL 60031 Atm clany Chais remean
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Property of Cook County Clerk's Office

IN WITNESS WHEREOF, the parties hereto Agreement as of the day and year first about	
Carol Tokarz Vollendorf X	Bank of Northern Illinois, N.A. By Man President
aforesaid, do hereby certify that Care	known to me to be the same persons instrument appeared before me this day and delivered the said instrument as their
Given under my hand and notarial seal this **Commission Expires: 5/20/97 **OFFICIAL SEAL** BEVERLY L. LEDING NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires 05/26/97	The day of March, 1997.

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