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Cook Equaty Recorder

305 - 724672903 FIRST NOTE MODIFICATION AGREEMENT

Lakeside Bank (the "Lender"), an Illinois Banking Corporation, and the undersigned. Kiet Dan Truong and Anh Que Tran Truong (the "Borrowers").

- 1. The Lender presently owns and holds BORROWERS' note, dated May 19, 1993, and payable to the Lender in the sum of \$41,000.00 with the a current balance of \$33,359.78. The note is executed Kiet Dan Truong and Anh Que Tran Truong (the "Borrowers") in their capacity as prime obligors on the note.
- The note is secured, among other things, a mortgage of the same date conveying the premises commonly known as 2858 South Wallace Avenue, Chicago, Illinois and recorded with the Cook County Recorder of Deeds on May 24, 1993, as Document No. 93393143 and securing the real estate described in Exhibit "A". The Note, Mortgage, and all other documents evidencing or securing the Loan (the "Loan Documents") are hereby incorporated herein by reference.
- 3. The Borrowers requested and the Lender has agreed that the terms of the Loan be modified. Accordingly, but subject to the conditions hereinafter provided, the Note and Mortgage (and each of the other Loan Documents to the extent necessary to conform thereto) are hereby amended as follows:
 - (a) The Maturity Date has changed (from June 2, 1998) to June 2, 2003.
 - (b) The Note contract rate is decreased (from 9.5 % per annum) to 7.75% per annum.
 - (c) The payment of principal including interest of \$402.36 will be due commencing July 2, 1998, and monthly thereafter until maturity. Unless paid prior to maturity, all unpaid principal, cost, expenses, advances and accrued interest shall be due and payable on June 2, 2003, which is the date of maturity.

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- The Borrowers hereby warrant to the Lender that the title to the Premises and the 4. priority of the Lien are in the same condition and subject to no exceptions other than as shown in the Loan Policy, except that the real estates taxes are currently paid.
- The foregoing modification shall be effective as of the date hereof, all other 5. provisions of the note, mortgage and all other documents securing the loan shall remain in full force and effect.

Dated this 2nd day of June 1998.

LENDER

Stan Boelmowski

Semor Vice President

BORROWERS:

Kiet Dan Truong

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Property of Cook County Clark's Office

LOT 24 IN ELOCK 1 IN T.S. DOBBING SUBDIVISION OF THE SOUTH T/4 OF THE EAST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINDIS.

COMMONLY KNOWN AS: 2858 SOUTH WALLACE AVENUE, CHICAGO, ILLINOIS

PIN: \$17-29-312-048

5-312-04
COLINEY CIERTS LAKESIDE BANK 55 WEST WACKER GRIVE CHICAGO, ILLINOIS 60801

Property of Cook County Clerk's Office

STATE OF ILLINOIS)
(SS COUNTY OF COOK)

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The foregoing Instrument was acknowledge before	e me by
, the	of, and
, the	of,
LAKESIDE BANK, an Illinois corporation, on behalf of	the corporation, on this
$\frac{13}{3}$ day of $\frac{19}{3}$ $\frac{98}{3}$	
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Ox	MOTARY PUBLIC
My Commission Expires:	
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STATE OF ILLINOIS)	7
) SS COUNTY OF COOK)	· · · · ·
- Coulus Booth .	a Nothery Dunyic in and
for said County, in the State aforesaid,	do hereby certify that the is personally known
to me to be the same persons whose names foregoing instrument, appeared before me	are subscribed to the
acknowledged that he signed, sealed and instrument as their own free and volunta ourposes therein set forth.	delivered the said
Juiposes therein set forth.	
Dated: 5-13 98	
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NOTARY	3. 80/2 X
My Commission Expires:	

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