

MID AMERICA BANK, fsb.
LOAN MODIFICATION AGREEMENT

Loan Number: 0946906050

Modification Fee: \$750.00

Purpose of Modification:

TO REDUCE THE INTEREST RATE FROM 8.250% TO 6.875%; TO CHANGE THE PRINCIPAL AND INTEREST PAYMENT FROM \$518.16 TO \$602.79; TO CHANGE THE LOAN PROGRAM FROM AN ADJUSTABLE (3/1) TO A FIXED RATE; TO CHANGE THE MATURITY DATE FROM OCTOBER 1, 2024 TO APRIL 1, 2013; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND TO PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF \$750.00

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 7TH day of APRIL, 1998 by and between Mid America Bank, fsb. of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank, and hereinafter referred to as ("MidAmerica") and LEONEL DOMINGUEZ AND ERMILA DOMINGUEZ, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 3511 S LOMBARD AVE CICERO, IL 60650 and legally described as follows:

LOT 11 ON BLOCK 2 IN BOULEVARD MANOR, A SUBDIVISION OF BLOCK 77 IN THE CIRCUIT COURT PARTITION OF PARTS OF SECTIONS 31 AND 32, TOWNSHIP 39 NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PARTS OF SECTION 6, TOWNSHIP 38 NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN AND OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL AND PART OF THE NORTHEAST QUARTER OF SECTION 12, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE MAP THEREOF RECORDED DECEMBER 13, 1906 AS DOCUMENT 3966484, IN BOOK 95 OF PLATS, PAGE 10 IN COOK COUNTY, ILLINOIS.

P.I.N. # 16-32-304-011-0000

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of

SIXTY NINE THOUSAND THREE HUNDRED AND NO/100 Dollars (\$69,300.00)
evidenced by a Note ("Note") and Mortgage both dated SEPTEMBER 29, 1994 said Mortgage having been
recorded in the office of Recorder of Deeds of Cook County, Illinois as Document Number
94896940 and said Note and Mortgage are incorporated into and made a part of this Modification;

SY
P3
17
M

By: _____

By: _____

By: _____

By: _____

BORROWER(S)

LEONEL DOMINGUEZ

ERMILA DOMINGUEZ

Executed, sealed and delivered this 7th day of April, 1998.

revised.

In all respects, said Note and Mortgage shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all of the obligations of said Mortgage contract, as herein

It is agreed that all sums owed under the Note will be paid no later than April 1, 2013 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed April 1, 2013. To the extent the terms, conditions and provisions of this Modification differ from or are inconsistent with the Note, Mortgage or other Loan Documents executed by the Borrowers, the terms, conditions and provisions of this Modification shall control and govern.

This modified interest rate will remain constant for the remaining term of the loan. The principal and interest payment based on the rate indicated above will be \$602.79. The Borrowers shall make the new modified payments on the first day of each month beginning on May 1, 1998.

As of April 1, 1998, the modified interest rate the Borrowers are required to pay will be 6.875%.

The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest), Section 3 (Payments), Section 4 (Interest Rate and Monthly Payment Changes) of the Note as follows:

Mid America will fund an Additional Advance of Seven Hundred Fifty and 00/100 dollars (\$750.00) which shall increase the unpaid principal balance of said indebtedness to Sixty Seven Thousand Five Hundred Eighty Eight and 75/100 dollars (\$67,588.75).

The Note and Mortgage dated September 29, 1994 shall be modified to provide for an additional advance of funds not to exceed the amount of Seven Hundred Fifty and 00/100 dollars (\$750.00).

It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is Sixty Six Thousand Eight Hundred Thirty Eight and 75/100 dollars (\$66,838.75).

NOW THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note and Mortgage of said indebtedness;

STATE OF ILLINOIS)
COUNTY OF DUPAGE) SS

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that
LEONEL DOMINGUEZ AND ERMILA DOMINGUEZ
whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that they signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.

Signature:

Lorraine Meingasner

LORRAINE MEINGASNER

Name (Typed or Printed)

OFFICIAL SEAL
LORRAINE MEINGASNER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 1/11/99

My Commission Expires:

1-11-99

LENDER:

MID AMERICA BANK, fsb.:

Lorraine Meingasner

[Signature]

STATE OF ILLINOIS)
COUNTY OF DUPAGE) SS

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that
Ken Koranda, personally known to me to be the Asst
Vice President of Mid America Bank, fsb., a national banking corporation and
Renée Rose, the Asst. Secretary of said corporation and
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 severally acknowledged that as such Asst Vice President and
Asst. Secretary they signed and delivered the said instrument as the Asst Vice President and Asst.
Secretary of said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to
authority, given by the Board of Directors of said corporation as their free and voluntary act, and as the free and
voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND SEAL THIS 17th DAY OF April 1998

Lorraine Meingasner
Notary Public

OFFICIAL SEAL
LORRAINE MEINGASNER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 1/11/99

My Commission Expires:

1-11-99

THIS INSTRUMENT PREPARED BY
Kenneth Koranda, President
Mid America Bank, fsb.
1823 Centre Point Circle, P.O. Box 3142
Naperville, Illinois 60566-7142

WHEN RECORDED RETURN TO:
Mid America Bank, fsb.
1823 Centre Point Circle
P.O. Box 3142
Naperville, Illinois 60566-7142