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2579/0032 21 001 Page 1 of 3

1998-10-27 11:57:11

Cook County Recorder 25.50

0035-41901-305

MEMORANDUM OF FIRST MODIFICATION AGREEMENT

This memorandum, dated as of October 2, 1998, is by and between LAKESIDE BANK, an Illinois Banking Corporation ("Mortgagee"), and LAKESIDE BANK, not personally but as Trustee under Trust Agreement Number 10-1708 dated August 31, 1995, (the "Mortgagor").

Pursuant to a certain First Note Modification Agreement of even date herewith and between the parties hereto (and others), which is hereby incorporated herein by reference, the following described Mortgage, and the Note thereby secured, each dated September 21, 1995, executed by the Mortgagor and in the favor of the Mortgagee, have been amended or modified to reflect that the Note contract rate is decreased from 8.50% per annum to 7.25% per annum and the monthly payment of principal including interest has changed from \$2,410.72 to \$2,208.50.

The Mortgage was recorded September 28, 1995, with the Cook County Recorder of Deeds as Document Number 95661199 and pertains to the real estate described in attached Exhibit "A".

MORTGAGEE:

LAKESIDE BANK

BY: De Ann We
Vice President

Attest: Donna J Reinke
Clearinghouse Mgr.

MORTGAGOR:

LAKESIDE BANK, not personally, but as Trustee as aforesaid.

BY: Vincent De
PRESIDENT & TRUST OFFICER

Attest: S. James Perry

Prepared By and Mail To:

Lakeside Bank
Donna J. Reinke
55 West Wacker Drive
Chicago, Illinois 60601



SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF.

UNOFFICIAL COPY

98964362

Page 2 of 3

EXHIBIT A

LOT 28 IN BLOCK 7 IN MCREYNOLD'S SUBDIVISION OF PART OF THE EAST 1/2 OF THE
NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1427 NORTH WOOD STREET, CHICAGO, ILLINOIS 60622

PIN: #17-06-213-004

Property of Cook County Clerk's Office

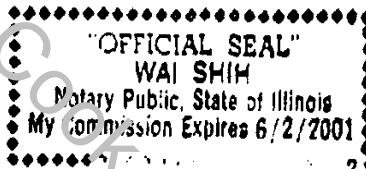
STATE OF ILLINOIS)
)SS
COUNTY OF C O O K)

The foregoing Instrument was acknowledge before me by
JOANN WONG, the VICE PRESIDENT of, and
DONNA D. REINKE, the LOAN OPERATIONS MANAGER of,
LAKESIDE BANK, an Illinois corporation, on behalf of the
corporation, on this 27th day of OCTOBER, 1998.

Wai Shih

NOTARY PUBLIC

Commission Expires:



I, Undersigned, a Notary Public in and for
and residing in said County, in the State aforesaid, DO HEREBY
CERTIFY THAT VINCENT TOLVE, Vice President
and Suzanne Heron for Lakeside as Trustee,
and not personally, under Trust Agreement dated August 31, 1995
and known as Trust 10-1708 are personally known to me
to be the same persons whose name are subscribed to the foregoing
instrument, appeared before me this day in person and
acknowledged that they signed, sealed and delivered the said
instrument as their free and voluntary act, for the uses and
purposes therein set forth on this 22nd day
October, 1998.

Thomas Jung

NOTARY PUBLIC

My Commission Expires:

