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Cook County Recorder 27.50



99757301

LAKESIDE BANK
55 WEST WACKER DRIVE
CHICAGO, ILLINOIS 60601.

FIFTH NOTE MODIFICATION AGREEMENT

Account Number 6531229-06

Lakeside Bank (the "Lender"), an Illinois Banking Corporation, and the undersigned, Charles P. Rondoni and Germaine H. Rondoni (the "Borrowers").

1. The Lender presently owns and holds BORROWERS' note, dated April 20, 1995 and payable to the Lender in the sum of \$50,000.00 with a current balance of \$45,092.81. The note is executed by Charles P. Rondoni and Germaine H. Rondoni (the "Borrowers") in their capacity as prime obligors on the note.
2. The note is secured by, among other things, a mortgage of the same date conveying the premises commonly known as 6153 North Kilpatrick, Chicago, Illinois. The mortgage was recorded with the Cook County Recorder of Deeds on May 8, 1995, as Document Number 9501454, modified on May 23, 1996 and recorded with the Cook County Recorder of Deeds on May 31, 1996 as Document Number 96411898, modified on May 23, 1997 and recorded with the Cook County Recorder of Deeds on June 6, 1997 as Document Number 97403327 and further modified on May 23, 1998 and recorded with the Cook County Recorder of Deeds on August 3, 1998 as Document Number 98076259 and further modified May 12, 1999 and recorded with the Cook County Recorder of Deeds on May 19, 1999 as Document number 99484959 and secures 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 have 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 Note Contract Rate has been decreased (from 10%, fixed, per annum) to 8.5%, fixed, per annum.
 - (b) The payment of principal plus interest has been changed to interest only beginning July 23, 1999 and every month thereafter until maturity. Unless paid prior to maturity, all unpaid principal, costs, expenses, advances and accrued interest shall be due and payable on May 23, 2000, which is the date of maturity.



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4. The Borrowers hereby warrant to the Lender that the title to the Premises and the 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.
5. The foregoing modification shall be effective as of the date hereof, all other provisions of the note, mortgage and all other documents securing the loan shall remain in full force and effect.

Dated this 3rd day of August 1999

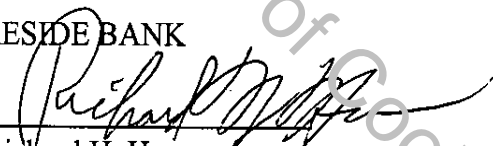
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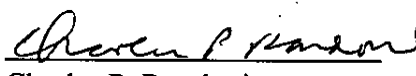
LENDER:

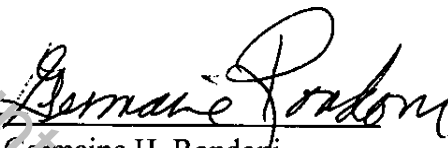
BORROWERS:

LAKESIDE BANK

BY:


Richard H. Huson
Vice President


Charles P. Rondoni


Germaine H. Rondoni

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

The foregoing Instrument was acknowledge before me by
RICHARD H. HUSON, the VICE PRESIDENT of, and
_____, the _____ of,
LAKESIDE BANK an Illinois corporation, on behalf of the
corporation, on this 6th day of August, 1999.

Donna J Reinke
NOTARY PUBLIC

Commission Expires:

93757301



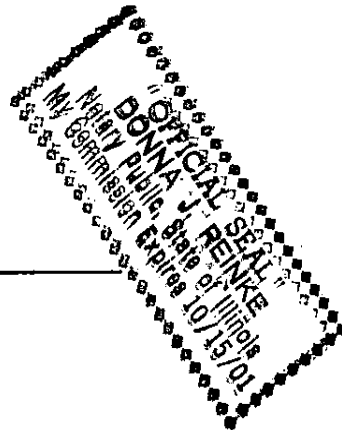
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, DONNA J. REINKE, a Notary Public in and
for said County, in the State aforesaid, do hereby certify that
CHARLES P. RONDONI AND GERMAINE H. RONDONI who is 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
acknowledged that he signed, sealed and delivered the said
instrument as their own free and voluntary act, for the uses and
purposes therein set forth.

Dated: August 6 1999

Donna J Reinke
NOTARY

My Commission Expires: _____



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EXHIBIT A

THE NORTH HALF OF LOT 129 AND THE SOUTHERLY 30 FEET OF LOT 130 IN KOESTER AND COMPANY'S SECOND ADDITION TO SAUGANASH SUBDIVISION IN CALDWELL'S RESERVE IN SECTION 03, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED MARCH 15, 1928 AS DOCUMENT 9956617 IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 6153 NORTH KILPATRICK, CHICAGO, ILLINOIS 60646

PIN: #13-03-120-002

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