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**MID AMERICA BANK, fsb.
LOAN MODIFICATION AGREEMENT / ADDITIONAL ADVANCE
ADJUSTABLE RATE NOTE**

Loan Number: 0960822601

Modification Fee: \$950.00

Purpose of Modification:

TO MODIFY LOAN PROGRAM FROM AN ADJUSTABLE RATE CAP (6/2) TO AN ADJUSTABLE RATE (3/1); TO MODIFY THE INTEREST RATE FROM 3.000% TO 6.875%; TO MODIFY THE PRINCIPAL AND INTEREST AMOUNT FROM \$1,103.31 TO \$1,160.57; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF \$20,600.00.

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 16TH day of AUGUST, 1999 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 ERICH M MEES AND MARTHA J MEES, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 7965 BIELBY LA GRANGE, IL 60525 and legally described as follows:

LOT 35 IN MARY E BIELBY'S EDGEWOOD ACRES UNIT NO. 2, BEING A SUBLIVISION OF PART OF THE NORTH WEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 18-32-104-002

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of ONE HUNDRED SEVEN THOUSAND AND NO/100 Dollars (\$107,000.00) evidenced by a Adjustable Rate Note ("Note") and Mortgage both dated SEPTEMBER 6, 1996 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 96702591 and said Note and Mortgage are incorporated into and made a part of this Modification;

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M.V
C.A.A

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

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:

It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is Ninety Three Thousand Nine Hundred Nine and 82/100 Dollars (\$93,999.82).

The Note and Mortgage dated September 6, 1996 shall be modified to provide for an additional advance of funds not to exceed the amount of Twenty Thousand Six Hundred and 00/100 Dollars (\$20,600.00).

Mid America will fund an Additional Advance of Twenty Thousand Six Hundred and 00/100 Dollars (\$20,600.00) which shall increase the unpaid principal balance of said indebtedness to One Hundred Fourteen Thousand Five Hundred Ninety Nine and 82/100 Dollars (\$114,599.82).

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

As of August 1, 1999 the modified interest rate on the loan will be 6.875% until the next interest rate Change Date.

The adjustable interest rate may change on the first day of August 2002, and on that day every 12th month thereafter. Each date on which the adjustable rate could change is called a "Change Date". The interest rate the Borrowers are required to pay at the next Change Date will not be greater than 8.875% or less than 6.875%. Thereafter, Borrower interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.00%) from the rate of interest the Borrowers have been paying for the preceding twelve months. The Borrowers interest rate will never be greater than 12.875% and never less than 6.875%. Calculation of changes in the interest rate shall be according to the terms of the Note.

The principal and interest payment based on the rate indicated above will be \$1,160.57. The Borrowers shall make the new modified payments on the first day of each month beginning on September 1, 1999.

It is agreed that all sums owed under the Note will be paid no later than October 1, 2011 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed October 1, 2011. 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.

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 revised.

Executed, sealed and delivered this 16th day of August, 1999.

BORROWERS
By: Eric M Mees
ERICH M MEES

By: Martha J Mees
MARTHA J MEES

STATE OF ILLINOIS)
)SS
COUNTY OF)

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that ERICH M MEES AND MARTHA J MEES 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: Kathleen Peizold
KATHLEEN PEIZOLD
Name (Typed or Printed)

My Commission Expires: 5-16-2001

LENDER:

MID AMERICA BANK, fsb.:

Karen Meyer, VP _____
[Signature]

STATE OF ILLINOIS)
)SS
COUNTY OF Cook)

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that Karen Meyer, personally known to me to be the Vice President of Mid America Bank, fsb., a national banking corporation and Karen Peizold, 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 Vice President and Asst. Secretary they signed and delivered the said instrument as the 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 20 DAY OF August, 1999

Notary Public

My Commission Expires: 5-16-2001

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

