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Cook County Recorder 47.50



99973961

**MODIFICATION AGREEMENT**

**LOAN NO. 01-74762607**

*3*  
*OMK*

This agreement, made this the 30<sup>TH</sup> day of SEPTEMBER 1999, by and between the Mortgagee, LIBERTY FEDERAL BANK, owner of the mortgage hereinafter described, and the Mortgagor(s) WILLIAM I. SWIDLER AND PEARL E. SWIDLER, representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT 19 IN J. S. MORRIS SUBDIVISION OF LOT 4 IN ROEMER'S SUBDIVISION OF LOTS 38, 39 AND 40 IN COUNTY CLERKS DIVISION OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF WILMETTE, IN COOK COUNTY, ILLINOIS.

**WITNESSETH:**

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated MARCH 10, 1999 and recorded MARCH 15, 1999 in the recorder's office of COOK County, Illinois as Document Number 99246662, conveying to LIBERTY FEDERAL BANK, as mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated MARCH 10, 1999 in the amount of ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00).

REI TITLE SERVICES # 743153

The premises mentioned in said mortgage are legally described as follows:

**COMMONLY KNOWN AS:** 2912 CENTRAL AVE  
WILMETTE, IL 60091

**PERMANENT TAX ID NO.:** 05-32-111-020

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of ONE HUNDRED SEVENTY-FIVE THOUSAND AND NO/100 (\$175,000.00)

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, 15<sup>th</sup> DAY OF MARCH 2006.

AND KNOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that WILLIAM I. SWIDLER AND PEARL E. SWIDLER hereby agrees to pay LIBERTY FEDERAL BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of ONE HUNDRED SEVENTY-FIVE THOUSAND AND NO/100 (\$175,000.00), with interest calculated on the outstanding balance at the rate of Prime Minus .50% for the remaining term of the loan as was stated in the original promissory note dated MARCH 10, 1999. Payments are due on the 15th of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 15<sup>TH</sup> Day of MARCH 2006.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above.

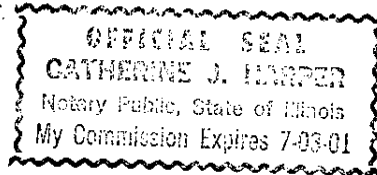
*William I. Swidler*  
WILLIAM I. SWIDLER

*Pearl E. Swidler*  
PEARL E. SWIDLER

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that WILLIAM I. SWIDLER AND PEARL E. SWIDLER is personally known to me to be the same person(s) whose name(s) 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 his free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and official seal, this the 30<sup>TH</sup> Day of SEPTEMBER 1999.

*Catherine J. Harper*  
NOTARY PUBLIC

My Commission expires:



LIBERTY FEDERAL BANK,

*Donald A. Berg*

DONALD A. BERG, SR. VICE PRESIDENT

*Mark F. Metzger*

MARK F. METZGER, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS) SS  
COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT DONALD A. BERG, is personally known to me to be the SR.VICE PRESIDENT of LIBERTY FEDERAL BANK, and MARK F. METZGER personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me the day in person and severely acknowledge that such SR.VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as SR.VICE PRESIDENT and ASSISTANT VICE PRESIDENT of said Corporation, and caused the corporation 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, the uses and purposes therein set forth.  
Given under my hand and notarized the 30<sup>TH</sup> Day of SEPTEMBER 1999.

*Martin William Lotz*  
NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY:  
LIBERTY FEDERAL BANK  
ONE GRANT SQUARE, P.O. BOX 386  
HINSDALE, IL 60521

