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1999-10-22 12:54:13,

Cook County Recorder



MODIFICATION AGREEMENT

LOAN NO. 01-74767412

This agreement made this the 4TH day of OCTOBER 1999, by and between the Mortgagee, LIBERTY FEDERAL BANK, owner of the mortgage hereinafter described, and the Mortgagor(s) ROBERT C. WILLIAMS AND PATSY L. WILLIAMS (J), representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT 35 IN MCBROOM'S SUBDIVISION OF THE E 1/2 OF THE SE 1/4 OF THE SW 1/4 OF THE NW 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

WITNESSETH:

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated JULY 24, 1999 and recorded JULY 28, 1999 in the recorder's office of COOK County, Illinois as Document Number 99716757, 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 JULY 24, 1999 in the amount of FIFTEEN THOUSAND AND NO/100 (\$15,000.00)

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

COMMONLY KNOWN AS:

826 S. HARVEY

OAK PARK, IL 60304

PERMANENT TAX ID NO.:

16-17-127-011

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of TWENTY-FIVE THOUSAND AND NO/100 (\$25,000.00)

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WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, 15th DAY OF AUGUST 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 ROBERT C. WILLIAMS AND PATSY L. WILLIAMS hereby agrees to pay LIBERTY FEDERAL BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of TWENTY-FIVE THOUSAND AND NO/100 (\$25,000.00), 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 JULY 24, 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 15TH DAY AUGUST 2006.

IN TESTIMON	Y WHEREOF, the	parties hereunto	have signe	d, sealed	and	delivered
the indenture on	the day and year first	written aboye.	/	/	1	
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$1100000/(z \cdot l)$	1 Les Liver	(Jaray	111, 114	was	w	

PATSY/L WILLIAMS

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that ROBERT C. WILLIAMS AND PATSY L. WILLIAMS 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 five 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 4TH Day of OCTCBER 1999.

Mitchell 10/11/99

NOTARY PUBLIC

ROBERT C. WILLIAMS

My Commission expires: Oct 7,2001

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OFFICIAL SHAL KESHA M MITCHELL **NOTARY P**UBLIC STATE OF ILLINOIS

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LIBERTY FEDERAL BANK,

DONALD A. BERG, SR. VICE PRESIDENT

MARK F. METZGER, ASSISTANT VICE PRESIDENT

STATE OF ILL LYOIS) SS COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIF (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 refore 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 4TH Day of OCTOBER 1999.

NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY:

LIBERTY FEDERAL BANK

ONE GRANT SQUARE, P.O. BOX 386

HINSDALE, IL 60521

"OFFICIAL SEAL"
MARTIN WILLIAM LOTZ
Notary Public, State of Illinois
My Commission Expires 5-12-2002