

# UNOFFICIAL COPY

When recorded return to:  
Avondale Federal Savings Bank  
900 S. Frontage Road, Suite 120  
Woodridge, IL 60517



99059786

9133/0046 16 001 Page 1 of 4  
1999-01-20 12:00:30  
Cook County Recorder 27.50



E1037969

## MODIFICATION AGREEMENT

Star Bank #21721823  
Loan Number: 219093998

INTERCOUNTY EXPRESS 4

THIS MODIFICATION AGREEMENT dated as of November 12, 1998 by and between  
ROBERT A VUICH and MONICA L VUICH, HIS WIFE, AS JOINT TENANTS

whose address is 8455 162ND ST  
TINLEY PARK IL 60477-

("Grantor") and AVONDALE FEDERAL SAVINGS BANK, whose address is 900 S. Frontage Road, Suite 120, Woodridge, Illinois 60517 ("Lender").

### PREAMBLE

- A. Whereas, Grantor and Lender have entered into a mortgage dated **24-Jun-1993** ("Mortgage") with respect to certain real property as set forth on the attached Exhibit A (the "Mortgaged Property") as security for certain obligations of Grantor to Lender as evidenced by Grantor's Promissory Note dated **24-Jun-1993**, in the original principal amount of **\$117,750.00** (the "Note"),
- B. Whereas, such Mortgage was recorded in **Cook** County, **IL** on **1-Jul-1993** as Document Number **93-506831** (or Book/Volume Page ) and,
- C. Whereas, Grantor and Lender wish to amend the Mortgage and Note as set forth below.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Grantor and Lender adopt the Preamble as part of this Modification Agreement and Grantor and Lender agree to be bound legally, further agreeing to the following:

### AMENDMENTS TO NOTE

The Note is hereby amended as of the date hereof as follows:

On the Note, in the first paragraph on the first page, the principal loan amount shall hereby be **\$110,444.30** and shall hereby be due and payable on **1-Jul-2003**

BLMDAG(11/98)

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Initials:

R.V.  
M.V.

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## AMENDMENTS TO MORTGAGE

The Mortgage is hereby amended as of the date hereof as follows:

In the second paragraph on the first page, the principal loan amount shall hereby be **\$110,444.30**  
and the maturity date (or the final maturity date) shall hereby be **1-Jul-2003**

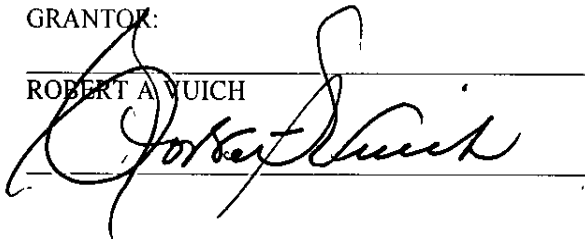
## MISCELLANEOUS

- 1. Ratification.** Except as amended hereby, the Note and the Mortgage and all Schedules, Exhibits and attachments thereto are hereby ratified and confirmed in all aspects and remain in full force and effect. All representations and warranties set forth in the Note are hereby restated as of the date hereof.
- 2. Definitions.** Unless the context clearly indicated otherwise, any capitalized terms used herein which are not specifically defined herein shall have the meanings set forth in the Mortgage.
- 3. - Successors and Assignees; Joint and Several Liability.** All covenants and agreements contained herein by or on behalf of Grantor shall bind its successors, assignees, heirs and personal representative and shall insure to the benefit of Lender, its successors and assigns. If Grantor consists of two or more persons, their liability hereunder shall be joint and several.

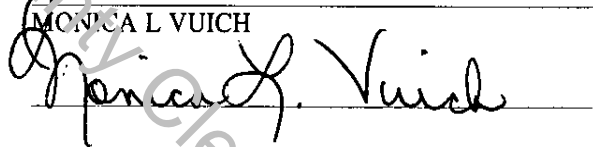
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION AGREEMENT, AND GRANTOR AGREES TO ITS TERMS, HEREBY WAIVING AND RELEASING ALL RIGHTS AND BENEFITS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS WITH RESPECT TO SAID MORTGAGES PROPERTY.

GRANTOR:

ROBERT A VUICH



MONICA L VUICH

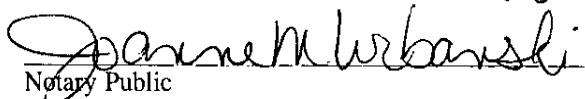


STATE OF Illinois )  
COUNTY OF Lake ) SS



I, Joanne M. Urbanski  
a Notary Public in and for said County, personally certify that the above named persons, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 28<sup>th</sup> day of December, 98.

  
Notary Public

My Commission Expires: 02-20-00

Print Name

Joanne M. Urbanski  
98059786





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LENDER:

AVONDALE FEDERAL SAVINGS BANK

Wayne Biver  
BY: WAYNE BIVER

ITS: VICE PRESIDENT

STATE OF ILLINOIS )  
COUNTY OF DuPage ) SS

This instrument was acknowledged before me on this 17<sup>th</sup> day of November, 1998 by  
WAYNE BIVER as VICE PRESIDENT of Avondale Federal Savings Bank.

Melissa Nuckols  
Notary Public

My Commission Expires: 1-9-01

Print Name Melissa Nuckols



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## EXHIBIT "A"

PROPERTY TAX NUMBER(S): 27-23-110-017 V147 /

PROPERTY ADDRESS: 8455 162ND ST  
TINLEY PARK IL 60477-

LOAN NUMBER: 219093998

### LEGAL DESCRIPTION:

LOT 49 IN WESTBERRY VILLAGE UNIT 2, PHASE 2, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

ABLEGL(1/98)

PROPERTY TAX MAP

PROPERTY TAX MAP

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