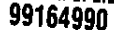


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NOTE

WITNESSETH:

See attached Schedule A

1. That the principal balance due and owing on said Note after the January 1, 1999 payment has been made shall be Two hundred seventeen thousand six hundred seventy four and 91/100ths---(\$217,674.91)Dollars.

5-4
D-4
M-4
V-4

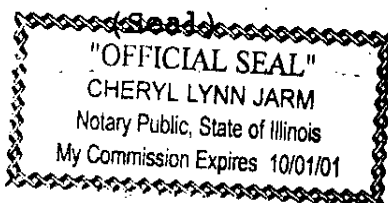
2. For and in consideration of the payment by Borrowers of Five hundred and 00/100ths-----(\$500.00) Dollars representing modification fee of n/a percent of the unpaid principal balance listed above, receipt of which is hereby acknowledged by Lender, Lender hereby agrees to modify the Note and Mortgage by modifying the interest rate due thereunder to 5.99% per cent per annum and the term thereunder to provide for payment in full no later than January 1 2004.
3. That the principal balance listed above shall be amortized over a period of thirty years thereby modifying the monthly payment to One thousand three hundred three and 68/100ths-----(\$1,303.68) Dollars commencing with the monthly payment due February 1 19 99.
4. Except as otherwise modified above, the Note and Mortgages ~~shall in all other respects remain in full force and effect.~~

X 
Robert F Kirby

X _____

State of Illinois)
County of Lake) ss.

The foregoing instrument was acknowledged before me this 27th day of January, 19 99, by Robert F Kirby




Notary Public

UNOFFICIAL COPY

SCHEDULE A

UNIT 1541-F IN HENDERSON SQUARE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 9 TO 18 BOTH INCLUSIVE, AND LOTS 29 TO 37 AND WEST 9 FEET OF LOTS 38 BOTH INCLUSIVE, IN BLOCK 1 OF SICKEL AND HUFMEYER'S SUBDIVISION OF THE SOUTH $\frac{1}{2}$ OF THE NORTH $\frac{1}{2}$ OF THE SOUTHWEST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

ALL THAT PART OF THE EAST AND WEST 16 FOOT VACATED ALLEY LYING SOUTH OF AND ADJOINING THE SOUTH LINE OF LOTS 9 TO 18, BOTH INCLUSIVE, LYING NORTH OF AND ADJOINING THE NORTH LINE OF LOTS 29 TO 38, BOTH INCLUSIVE, AND LYING WEST OF AND ADJOINING THE WEST LINE OF THE EAST 16 FEET OF SAID LOT 38 PRODUCED NORTH 16 FEET, IN BLOCK 1 OF SICKEL AND HUFMEYER'S SUBDIVISION OF THE SOUTH $\frac{1}{2}$ OF THE NORTH $\frac{1}{2}$ OF THE SOUTHWEST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

AND

THE EAST $\frac{1}{2}$ OF THE NORTH SOUTH VACATED ALLEY IN BLOCK 1 OF SICKEL AND HUFMEYER'S SUBDIVISION, LYING EAST OF AND ADJACENT TO LOTS 19 THROUGH 28, IN SAID BLOCK 1 ALL IN THE SOUTH $\frac{1}{2}$ OF THE NORTH $\frac{1}{2}$ OF THE SOUTHWEST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 95491093, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

COMMONLY KNOW AS: 1541 WEST HENDERSON, UNIT F
CHICAGO IL 60657

PERMANENT INDEX NUMBER: 14-20-320-034-0000

PERMANENT INDEX NUMBER: 14-20-320-043-0000

PERMANENT INDEX NUMBER: 14-20-320-044-0000

IBM MID AMERICA EMPLOYEES
FEDERAL CREDIT UNION

By:

Its Mortgage Servicing Representative

By:

Its Mortgage Servicing Manager

State Of Minnesota)
County of Olmsted) ss.

The foregoing instrument was acknowledged before me this
4th day of February, 19 99, by Rita Murphy
and Michael Zenner the Mortgage Servicing Representative and
Mortgage Servicing Manager respectively of the IBM Mid
America Employees Federal Credit Union, and United States
Corporation, on behalf of said Corporation.

(Seal)



Notary Public

This document was prepared by: IBM Mid America Employees Federal Credit Union, 4001 West River Parkway, Rochester, MN 55901.

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