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Property of Cook County Office

* American National Bank and Trust Company of Chicago as successor trustee to **MODIFICATION AGREEMENT**

LOAN NO. 01-74737572

This agreement, made this the 8th day of MARCH 1999, by and between the Mortgagee, LIBERTY FEDERAL BANK, of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s)* WESTERN NATIONAL BANK OF CICERO AS TRUSTEE, U/T/A DATED 11/29/82, TRUST #8720, representing itself to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT 19 & THE S 20 FEET OF LOT 20 IN BLOCK 3 IN B. PINKERT AND SONS 22nd SCHOOL TRUSTEES SUBDIVISION OF LOT 6 IN CIRCUIT COURT PARTITION OF THE W 1/2 OF THE NW 1/4 AND THE W 1/2 OF THE SW 1/4 OF SECTION 20, 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 MARCH 19, 1997 and recorded MARCH 27, 1997 in the recorder's office of COOK County, Illinois as Document Number 97213507, 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 19, 1997 in the amount of TWENTY-FIVE THOUSAND AND NO/100 (\$25,000.00).

REI TITLE SERVICES # 67808211

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

COMMONLY KNOWN AS: 1941 S. CUYLER AVE
BERWYN, IL 60402

PERMANENT TAX ID NO: 16-20-322-015

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of THIRTY-FIVE THOUSAND AND NO/100 (\$35,000.00)

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WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated, 15th DAY OF APRIL 2004.

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 WESTERN NATIONAL BANK OF CICERO AS TRUSTEE, U/T/A DATED 11/29/82, TRUST #8720, hereby agrees to pay LIBERTY FEDERAL BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of THIRTY-FIVE THOUSAND AND NO/100 (\$35,000.00), 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 19, 1997. 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 OF APRIL 2004.

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

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, as successor trustee to WESTERN NATIONAL BANK OF CICERO AS TRUSTEE, U/T/A/DATED 11/29/82, TRUST #8720

BY: Margaret O'Donnell
Trust Administrator

ATTEST: _____

Attestation not required by American National Bank and Trust Company of Chicago By Law

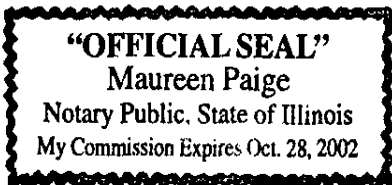
This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

99257665

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the state aforesaid, do hereby certify Margaret O'Donnell an officer of American National Bank and Trust Company of Chicago personally known to me to be the same person whose names is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that said officer said of said association signed and delivered this instrument as a free and voluntary act, for the uses and purposes therein set forth.

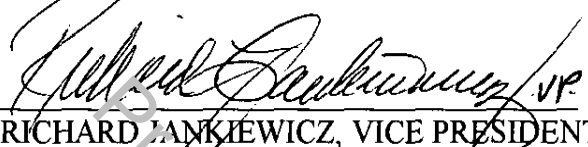
GIVEN under my hand and seal this (date) 11th day of March, 1999.



Maureen Paige
NOTARY PUBLIC

UNOFFICIAL COPY

LIBERTY FEDERAL BANK,

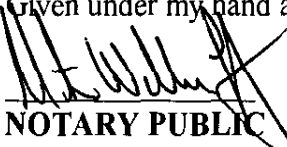

RICHARD JANKIEWICZ, VICE PRESIDENT


MARK F. METZGER, ASSISTANT VICE PRESIDENT

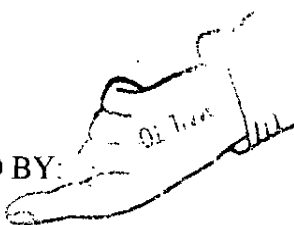
STATE OF ILLINOIS) SS
COUNTY OF COOK

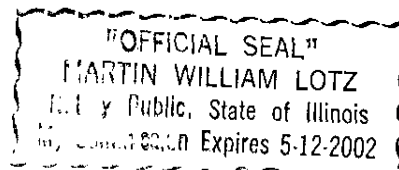
I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT RICHARD JANKIEWICZ, is personally known to me to be the VICE PRESIDENT of LIBERTY FEDERAL BANK, and MARK F. METZGER personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, 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 severally acknowledge that such VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as 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 8TH day of MARCH 1999.


NOTARY PUBLIC

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





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