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1999-03-18 09:13:32  
Cook County Recorder 25.50



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**MID AMERICA BANK, fsb.  
LOAN MODIFICATION AGREEMENT**

**Loan Number:** 0970415325

**Modification Fee:** \$750.00

**Purpose of Modification:**

TO CHANGE THE LOAN PROGRAM FROM A SEVEN YEAR BALLOON TO A FIXED; TO CHANGE THE INTEREST RATE FROM 8.00% TO 6.50%; TO CHANGE THE MONTHLY PRINCIPAL AND INTEREST PAYMENT FROM \$1,284.09 TO \$1,295.37; TO CHANGE THE MATURITY DATE FROM JUNE 1, 2004 TO OCTOBER 1, 2018; TO MODIFY THE ORIGINAL MORTGAGE TO ALLOW FOR AN ADDITIONAL ADVANCE OF FUNDS; AND TO PROVIDE AN ADDITIONAL ADVANCE IN THE AMOUNT OF \$750.00

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 17TH day of OCTOBER, 1998 by and between Mid America Bank, fsb. of the County of DuPage and State of Illinois (FKA MidAmerica Federal Savings Bank, and hereinafter referred to as ("MidAmerica") and ANTHONY LAMONICA AND EMILIA LAMONICA, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 9030 HELEN LANE ORLAND PARK, IL 60462 and legally described as follows:

LOT 211 IN PARK HILL SUBDIVISION UNIT NO. 6, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 2715412007

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of

ONE HUNDRED SEVENTY FIVE THOUSAND AND NO/100 Dollars (\$175,000.00 )  
evidenced by a Note ("Note") and Mortgage both dated MAY 21, 1997 said Mortgage having been  
recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number  
97-380090 and said Note and Mortgage are incorporated into and made a part of this Modification;

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GPA



STATE OF ILLINOIS )  
 )SS  
COUNTY OF DePaul

THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that ANTHONY LAMONICA AND EMILIA LAMONICA whose names are subscribed to the foregoing instrument, appeared before me this day in person, and that they signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

WITNESS my hand and official seal.

Signature: Lorraine Meingasner  
LORRAINE MEINGASNER  
Name (Typed or Printed)

OFFICIAL SEAL  
LORRAINE MEINGASNER  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 1/11/99

My Commission Expires: 1.11.99

LENDER:

MID AMERICA BANK, fsb.:  
Karen Meyer, Asst VP

[Signature]

STATE OF ILLINOIS )  
 )SS  
COUNTY OF DePaul

THE UNDERSIGNED, a Notary Public in and for said county and state aforesaid, do hereby certify, that Karen Meyer, personally known to me to be the Asst Vice President of Mid America Bank, fsb., a national banking corporation and Renecore, the Asst. Secretary of said corporation and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Asst Vice President and Asst. Secretary they signed and delivered the said instrument as the Asst Vice President and Asst. Secretary of said corporation and caused the corporate 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, for the uses and purposes therein set forth.

GIVEN UNDER MY HAND AND SEAL THIS 21st DAY OF October, 1998.  
Lorraine Meingasner  
Notary Public

My Commission Expires: 1.11.99

THIS INSTRUMENT PREPARED BY  
Kenneth Koranda, President  
Mid America Bank, fsb.  
1823 Centre Point Circle, P.O. Box 3142  
Naperville, Illinois 60566-7142

WHEN RECORDED RETURN TO:  
Mid America Bank, fsb.  
1823 Centre Point Circle  
P.O. Box 3142  
Naperville, Illinois 60566-7142



OFFICIAL SEAL  
LORRAINE MEINGASNER  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 1/11/99