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Cook County Recorder 25.50



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

**Loan Number:** 0970908168

**Modification Fee:** \$750.00

**Purpose of Modification:**

TO MODIFY THE INTEREST RATE FROM 7.375% TO 6.50%; TO MODIFY THE MONTHLY PRINCIPAL AND INTEREST PAYMENT FROM \$495.95 TO \$522.66; TO MODIFY THE MATURITY DATE FROM NOVEMBER 1, 2027 TO JANUARY 1, 2014; TO PAY DOWN MORTGAGE IN THE AMOUNT OF \$7,712.10

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 13TH day of JANUARY, 1999 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 JAIME H GUERRERO, MARRIED TO YESENIA GARCIA

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 1522 SOUTH 49TH COURT CICERO, IL 60804 and legally described as follows:

LOT 11 IN BLOCK 49 IN GRANT LOCOMOTIVE WORKS ADDITION TO CHICAGO OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 16212280170000

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

SIXTY EIGHT THOUSAND FOUR HUNDRED AND NO/100 Dollars ( \$68,400.00 )  
evidenced by a Note ("Note") and Mortgage both dated OCTOBER 10, 1997 said Mortgage having been  
recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number  
97769524 and said Note and Mortgage are incorporated into and made a part of this Modification;

S.Y  
P.3  
N.  
M.Y  
W.M

By: \_\_\_\_\_

By: Jaime H. Guerrero  
JAIMES H GUERRERO

BORROWER(S)

Executed, sealed and delivered this 13th day of January, 1999.

In all respects, said Note and Mortgage shall remain in full force and effect, and the undersigned promises to pay said indebtedness as herein stated and to perform all of the obligations of said Mortgage contract, as herein revised.

Property of Cook County Clerk's Office

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note and Mortgage of said indebtedness;  
NOW THEREFORE, in consideration of the mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:  
It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is Sixty Thousand and 00/100 Dollars (\$60,000.00).  
The Borrowers do hereby amend and modify the Note and Mortgage described above by specifically amending Section 2 (Interest), Section 3 (Payments) of the Note as follows:  
As of January 1, 1999, the modified interest rate the Borrowers are required to pay will be 6.50%.  
This modified interest rate will remain constant for the remaining term of the loan. The principal and interest payment based on the rate indicated above will be \$522.66. The Borrowers shall make the new modified payments on the first day of each month beginning on February 1, 1999.  
It is agreed that all sums owed under the Note will be paid no later than January 1, 2014 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed January 1, 2014. To the extent the terms, conditions and provisions of this Modification differ from or are inconsistent with the Note, Mortgage or other Loan Documents executed by the Borrowers, the terms, conditions and provisions of this Modification shall control and govern.

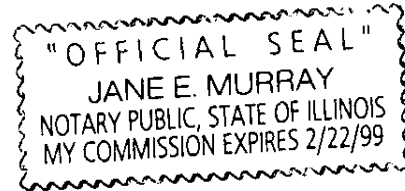
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STATE OF ILLINOIS )  
COUNTY OF Putnam ) SS

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

WITNESS my hand and official seal.

Signature: Jane E. Murray  
Jane E. Murray  
Name (Typed or Printed)



My Commission Expires: 2-22-99

**LENDER:**

MID AMERICA BANK, fsb.:

Karen Meyer, VP

Renee Lane

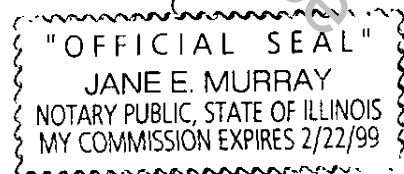
STATE OF ILLINOIS )  
COUNTY OF ) SS

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  
Vice President of Mid America Bank, fsb., a national banking corporation and  
Renee Lane, 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 Karen Meyer Vice President and  
Asst. Secretary they signed and delivered the said instrument as the Karen Meyer 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 25<sup>th</sup> DAY OF January, 1999.

Jane E. Murray  
Notary Public

My Commission Expires: 2-22-99



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

