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MID AMERICA BANK, fsb.  
LOAN MODIFICATION AGREEMENT

Loan Number: 0970114307

Modification Fee: \$500.00

Purpose of Modification:

TO REDUCE THE INTEREST RATE FROM 8.250% TO 6.875%; TO CHANGE THE LOAN PROGRAM FROM 30 YEAR FIXED TO 15 YEAR FIXED; TO CHANGE THE PRINCIPAL AND INTEREST PAYMENT FROM \$1051.77 TO \$1240.38.

This Loan Modification Agreement (hereinafter referred to as "Modification") made and entered into this 6TH day of MARCH, 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 HENRYK STASZEL AND MARIA STASZEL, HUSBAND AND WIFE

(hereinafter referred to collectively as "Borrowers") shall affect the property located at 1268 EARL AVE DES PLAINES, IL 60018 and legally described as follows:

LOT 8 IN BLOCK 4 IN HERZOG AND KUNTZE'S SUBDIVISION OF LOT 8 IN CARL LAGERHAUSEN'S ESTATE DIVISION IN THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO PLAT DOCUMENT NUMBER 1388466.

P.I.N. # 0920300009

WHEREAS, MidAmerica has previously loaned the Borrower(s) the principal sum of ONE HUNDRED FORTY THOUSAND AND NO/100 Dollars (\$140,000.00) evidenced by a Note ("Note") and Mortgage both dated APRIL 22, 1997 said Mortgage having been recorded in the office of Recorder of Deeds of COOK County, Illinois as Document Number 97324211 and said Note and Mortgage are incorporated into and made a part of this Modification;

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

By: Henrik Staszczel (BORROWER(S))  
By: Maria Staszczel

Executed, sealed and delivered this 6th day of March, 1998.

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.

It is agreed that all sums owed under the Note will be paid no later than May 1, 2027 ("the Maturity Date") and the Maturity Date under all the Loan Documents will be deemed May 1, 2027. 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.

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 \$1240.38. The Borrowers shall make the new modified payments on the first day of each month beginning on April 1, 1998.

As of March 1, 1998, the modified interest rate the Borrowers are required to pay will be 6.875%.

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:

It is agreed that as of the date of this Modification, the unpaid principal balance of said indebtedness is One Hundred Thirty Nine Thousand Seven Hundred and Seventy Nine Dollars (\$139,079.17).

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:

WHEREAS, the parties hereto for mutual consideration wish to revise the terms of the Note and Mortgage of said indebtedness;

