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#### **AFFIDAVIT**

The undersigned, Thomas A. Rosiello, Vice President of The Talman Home Federal Savings and Loan Association of Illinois ("Talman"), duly sworn, upon oath, states as follows:

1. That Alexander Gutkin and Lyudmila Gutkin, husband and wife, conveyed a Mortgage to Talman dated February 26, 1986 and registered in the Office of the Registrar of Titles on March 4, 1986 as document No. 3499353 to the premises therein described as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF)

- 2. That Palman assigned the said Mortgage to the Illinois Housing Development Authority (IHDA) by an Assignment dated February 26, 1986 and filed on March 4, 1986 as document No. 3499354.
- 3. That through inadvertence, Talman executed a Loan Modification Agreement dated Ipril 14, 1986 and filed on August 4, 1986 as document No. 353736%.
- 4. That at the time of execution of said Agreement, Talman did not have an interest in the subject property.
- 5. That the intention was to have the said Agreement executed by INDA.
- 6. That this Affidavit is made to induce the Registrar of Titles to cancel the original Agreement filed as document No. 3537367 as a memorial on the Torrens Certificate and co accept the filing of an Agreement correctly executed by IHDA. The undersigned, The Talman Home Federal Savings and Loan Association of Illinois agrees to hold harmless said Registrar against any and all costs or claims which may arise from his acceptance of the corrected Agreement.

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS

By:

Thomas A. Rosiello, Vice President

Subscribed and sworn to before me this 23rd day of September , 1987.

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Notary Public

Commission Expires May 14, 1990

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PARCEL 1: THE WEST 25.67 FEET OF THE EAST 150.15 FEET OF THE NORTH 1/2 OF LOT 10 PARCEL 2:

AN UNDIVIDED 1/16TH INTEREST IN THE WEST 15.0 FEET OF SAID LOT 10 IN LAWRENCEWOOD GARDENS A SUBDIVISION IN THE NORTH WEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 3:

EASEMENTS AS SET FORTH IN THE DECLARATIONS OF COVENANTS AND RESTRICTIONS FOR LAWRENCEWOOD GARDENS TOWNHOUSE PROJECT DATED FEBRUARY 14, 1962 AND RECORDED FEBRUARY 15, 1962 AS DOCUMENT 18402993 AND DATED OCTOBER 15, 1963 AND RECORDED OCTOBER 30, 1963 AS DOCUMENT 18957498 AND FILED APRIL 27, 1965 AS DOCUMENT 1R 2205938 MADE BY FOREST VIEW HOMES, INC., A CORPORATION OF ILLINOIS AND BY PLAT OF SUBDIVISION RECORDED JULY 31, 1961 AS DOCUMENT 18232529 AND FILED JULY 31, 1961 AS DOCUMENT LR 1990307 AND AS CREATED BY THE DEED FROM FOREST VIEW HOMES, INC., A CORPORATION OF ILLINOIS TO ELEANOR LIPUT DATED MARCH 1, 1965 AND RECORDED APRIL 8, 1965 AS DOCUMENT 19429518 AND FILED AS DOCUMENT LR 2205939;

(A) FOR THE BENEFIT OF PARCEL 1 AFORESAID FOR INGRESS AND EGRESS OVER, ACROSS AND ALONG THE EAST 30.0 FEET (AS MEASURED ALONG THE NORTH AND SOUTH LINES) OF LOTS 1 TO 10 BOTH INCLUSIVE IN LAWRENCEWOOD GARDENS SUBDIVISION

THE WEST 15.0 FEET (AS MEASURED ALONG THE NORTH AND SOUTH LINES) OF THE EAST 81.0 FEET OF LOTS 1 TO 10 BOTH INCLUSIVE (EXCEPT THE NORTH 10.0 FEET THEREOF) OF LOT 10 (EXCEPT THAT PART THEREOF FALLING IN PARCEL 1 AFORESAID) IN LAWRENCEWOOD GARDENS SUBDIVISION

ALSO
THE SOUTH 10.0 FEET (AS MEASURED ALONG THE EAST AND WEST LINES) OF
THE NORTH 83.50 FEET OF THE WEST 167.81 FEET (EXCEPT THE WEST 15.0 FEET
THEREOF) OF LOT 10 (EXCEPT THAT PART THEREOF FALLING IN PARCEL 1 AFORESAID)
IN LAWRENCEWOOD GARDENS SUBDIVISION

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Form MP-18 Revised 6/85

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IHDA LOAN NO.

This documented prepared by Illinois Housing Development

(name) 401 N. Michigan, Chicago 60611 (address)

636929-1

### ILLINOIS HOUSING DEVELOPMENT AUTHORITY SINGLE FAMILY MORTGAGE PURCHASE PROGRAM II

#### LOAN MODIFICATION AGREEMENT

| This Agreement made MM& as of the 16th  |  | , 1986   |   |
|---|--|--|---|
| Alexander Gutkin and Lyudmila Gutkir<br>and Illinois Housing Development  | Authority  |  | ("Mortgagor")<br>("Mortgagee");   |
|   | and the second second  | * .*   | •   |
|   | WITNESSETH:  | 3.   | en de la companya de<br>La companya de la co  |
| WHEREAS, Mortgagor has heretofore made, exi   | ecuted and delivered the following:  |  | :   |
| A. Mortgage Note de ed <u>February 25</u> AND NO/100 Dollars (\$  | , 19 <u>86</u> in the original prince  | pal sum of <u>FIF</u><br>or to Mortgagee (               | TY FOUR THOUSAND "Mortgage Note");  |
|   |  | doed and delivere  | d by Mortanor to  |
| B. Mortgage of even date with and securing the Mortgagee and recovery in the Office of the March 4 1956 as D  | Secure No. 3499353   | OK CONTROL   | County, Illinois on<br>("Mortgage");  |
|   |  | rock Co  |   |
| WHEREAS, the Mortgage constitutes a first tien tillinois and legally described as follows:  | upon certain real property situated in   | COOK COI   | , , , , , , , , , , , , , , , , , , ,   |
| SEE LEGAL DESCRIPTION ATTACHED  | HERETO AND MADE A PART HER   | EOF.   |   |
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|   | OUNT   |  | 3656574   |
|   |  |  |   |
| 10-30-125-143 , 7747 D. Nordi   | ca, Niles  |  |   |
| WHEREAS, on the date Mortgages executes this Note and Mortgage; and   | Agreement, Mortgagee is the cano   | r and holder of re                                       | cord of Mortgage  |
| WHEREAS, on the date Mortgagor executes this  | s Agreement, Mortgagor continues   | to be the owner  | of the premises   |
| described above and acknowledges that said Mortgagicipal sum of Fifty Four Thousand and NO/as set forth in Mortgage Note, all in accordance with that there are no defenses or offsets to said Mortgage in full force and effect; and | e is a valid and subsisting first lien se<br>100 Dollars (\$_54,<br>the terms, covenants, conditions and | ourir,g an indebte<br>000 00) witi<br>d warran,ie, of sa | idness in the prin-<br>i Interest thereon<br>id Mortgage, and   |
|   | ad amond the Mortgage  | 0  | )   |
| WHEREAS, the parties hereto desire to modify a  |  |  | and the second of the second  |
| NOW, THEREFORE, in consideration of the premi consideration, the receipt whereof is hereby acknowledge.   | ses and of the sum of Ten Dollars (\$<br>edged, the parties hereto agree as fo                           | io.00) and other g<br>ollows:                            | ood and valuable  |
| 1. All of the foregoing recitals are hereby incorpo   | rated into this Agreement and made   | a part hereof.   |   |
| 2. The Mortgage is hereby amended as follows:   |  |  | Turns of the control |
| The year and series of the Illino as it appears in the Addendum is  | is Housing Development Aut<br>corrected to read 1985 Ser   | hority Bond F  | Program   |
|   |  |  |   |

Authority

ari inties of the Mortgage Note and 3, Except as herein expressive hodilled, a rot me times Mortgage shall continue to remain in full force and effect IN WITNESS WHEREOF, the parties have executed this Loan Modification Agreement on the date first above written. MORTGAGOR: Mexander butken walnibe Gutzin MORTGAGEE: ng Developme Morsch Manager, Single Fam.1 Title: \_ Kugel Treasure Title: STATE OF ILLINOIS) 55 COUNTY OF a Notary Public in and fir the County and State aforesald, do hereby certify, 1987, alef Julian and Julian, personally known to me to be the inflividual described in the above instrument, appeare I before me in person and acknowledged that sho/he executed the above document as her/his free and voluntary will. votary Public "OFFICIAL SEAL" My commission expires: HARRY VEREN Notary Public, State of Illinois My Commission Expires 10/21/90 STATE OF ILLINOIS COUNTY OF COOK ), the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that Roger Morsch and Assistant Treasurer personally known to me to be the Manager, Single Family each of whom are 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 acknowledged that they signed and delivered the said document in their respective capacities as Manager, Single Famany & Assistant Treasu of Illinois Housing Development Authority, as their free and voluntary act and as the free and voluntary act deed of said body politic and corporate for the uses and purposes therein set forth. 87 July GIVEN under my hand and official seal this\_ day of commission expires: 1091 001 -5 6H 3 38