

UNOFFICIAL COPY

State of Illinois) ss.
County of Cook }
I, Michael A. Gibson, do solemnly swear and declare, under penalty of perjury, that the foregoing is true and correct.

FEDERAL TAX LIEN AFFIDAVIT
A copy of this affidavit must be given to the Internal Revenue Service
please print clearly

Michael A. Gibson being duly sworn, upon oath state that
he is 28 year of age and

1. has never been married

2. the widow(er) of

3. X married to Parastone M. Gibson

4. divorced from

date of decree

case

county & state

Affiant further state that my social security number is 334-68-2323
and that there are no United States Tax Liens against me.

Affiant further states that during the last 10 years, affiant has resided
at the following address and none other:

From (date)	To (date)	Street No.	City	State
1965	1983	RR 1 Parker Rd	Glenview	Illinois
1983	1984	14910 S Cleveland	Bronx	Illinois
1982	1983	15747 Independence	Oak Forest	Illinois
1984	present	7959 Oak Park	Skokie Park	Illinois

Affiant further states that during the last 10 years, affiant has had the
following occupations and business addresses and none other:

From (date)	To (date)	Occupation	Employer	Address City & State
1978	present	Sheet-metal worker	Beverly Glass	1636 S Western Chicago

Affiant further states that affiant makes this affidavit for the purpose
of inducing the Registrar of Titles, Cook County, Illinois to issue his
Torrens Certificate of title free and clear of possible United States Tax
Liens.

Michael A. Gibson

Subscribed and sworn to me this 8th day of July, 1988

Anne M. Stark

OFFICIAL SEAL
Anne M. Stark
Notary Public, State of Illinois
My Commission Expires 11-15-91

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Property of Cook County Clerk's Office

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THIS INSTRUMENT PREPARED BY:
VANESSA THOMPSON

3796869

WHEN RECORDED MAIL TO:
HOME SAVINGS OF AMERICA
PO BOX 7078
PASADENA, CALIFORNIA 91109-7078

LOAN NO. 1976678-0
ORIGINAL LOAN NO. 000606778

MODIFICATION OF NOTE AND MORTGAGE

THIS MODIFICATION OF NOTE AND MORTGAGE (the "Modification") is made this
MAY, 1989 by and between

MICHAEL A. GIBSON AND CONSTANCE M. GIBSON, HUSBAND AND WIFE

with reference to the following facts:

A. By that certain Mortgage and Assignment of Rents (the "Mortgage") dated December 31, 1985
by and between

MICHAEL A. GIBSON AND CONSTANCE M. GIBSON, HUSBAND AND WIFE

as Borrower, and Lender (a Mortgage), recorded on 12/27/85
No. LR3466474 , Page - , Official Records of Cook
County, Illinois , mortgaged to Lender, that certain real property located in
County, Illinois, commonly known as COOK
17959 SOUTH OAK PARK AVENUE, TINLEY PARK, IL. 60477

described in the Mortgage. The Mortgage secures, among other things, a promissory note dated December 31, 1983
in the original principal amount of \$ 40,000.00, made by

MICHAEL A. GIBSON AND CONSTANCE M. GIBSON

to the order of Lender (the "Original Note").

B. By a second promissory note (the "Advance Note") of even date herewith made by Borrower to the order of Lender, Lender
has loaned to Borrower the additional sum of \$ 22,000.00 ("the Additional Advance"). As a condition to the
making of the Additional Advance, Lender has required that the Original Note and the Mortgage be modified to secure the Additional
Advance and the obligations of Borrower set forth in the Advance Note by the Mortgage.

C. The total amount of indebtedness due under the Original Note, the Advance Note and the Advance Note at the date hereof
is \$ 59,196.97. At no time shall the indebtedness due under the mortgage exceed \$ 60,000.00.

The Original Note and the Mortgage are hereby modified and amended as follows:

1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure, (i) payment of the Original Note
with interest thereon, according to its terms, the Advance Note, with interest thereon, according to its terms, and any further
extensions, modifications and renewals of the Original Note and the Advance Note; (ii) payment by Borrower of all sums due and
owing under, and performance of all obligations set forth in the Original Note and the Advance Note; and (iii) satisfaction and
performance by Borrower of each and every obligation and agreement of Borrower set forth herein, in the Mortgage or set forth
in the Mortgage.

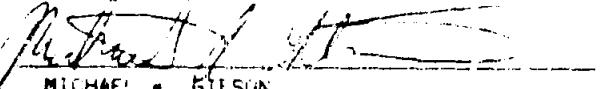
2. A default under the Mortgage, as herein modified and amended, shall occur if any of the following events shall occur: (a) if
Borrower fails to pay when due any amount due under the Original Note or the Advance Note or otherwise fails to perform any obligation set
forth in the Original Note or the Advance Note; or (b) if Borrower shall fail to pay when due any obligation or
agreement of Borrower set forth or incorporated in or secured by the Mortgage, as modified and amended by the
Modification.

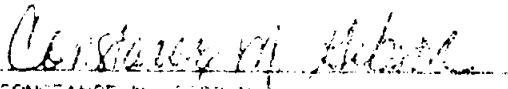
3. A default under the Original Note or Mortgage shall be and constitute a default under the Advance Note. A default under
the Advance Note shall be and constitute a default under the Original Note.

4. Except as modified and amended by this Modification, the Original Note, the Mortgage and all instruments, documents
or agreements attached to, or incorporated in the Mortgage, are confirmed and ratified. None of the rights of Lender under the
Original Note or the Mortgage are or shall be deemed to be prejudiced by reason of this Modification. Except as provided in this
Modification, this Modification shall not affect the lien and charge of the Mortgage upon the property covered thereby.

EXECUTED the year and date first above written.

BORROWER


MICHAEL A. GIBSON


CONSTANCE M. GIBSON

LENDER:

HOME SAVINGS OF AMERICA, F.A.

PTN: 28-31-400-011-0000

By 
LANNY L. JOHNSON, VICE PRESIDENT

ATTEST BY: 
NOREEN E. MARIE, ASST. SECRETARY

NOTARY ACKNOWLEDGEMENTS APPEAR ON THE REVERSE

UNOFFICIAL COPY

STATE OF ILLINOIS
COUNTY OF COOK

} ss.

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that
MICHAEL A. GIBSON AND CONSTANCE M. GIBSON, HUSBAND AND WIFE

personally known to me to be the same person(s) whose name(s) are _____
this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary
act for the uses and purposes therein set forth.

Given under my hand and official seal this

15th day of May

.19 89

Nancy Thompson
Notary Public

My commission expires:

"OFFICIAL SEAL"
NANCY THOMPSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 4/24/91

STATE OF ILLINOIS
COUNTY OF COOK

} ss.

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that
certify that **LANNY C. GUYMON**

personally known to me to be the VICE PRESIDENT

of HOME SAVINGS OF AMERICA, F.A. and

personally known to me to be 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 VICE PRESIDENT and ASST. SECRETARY
they signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto pursuant to the authority given
by the Board of Directors of said corporation, as their free and voluntary act and as the free and voluntary act of said corporation for the uses and
purposes therein set forth.

Given under my hand and official seal this

15th day of May

.19 89

Nancy Thompson
Notary Public

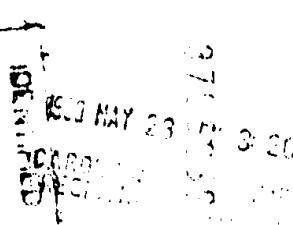
My commission expires:

"OFFICIAL SEAL"
NANCY THOMPSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 4/24/91

THIS ADDENDUM IS ATTACHED HERETO AND MADE A PART THEREOF.

407 P.W. Subdivision of the North 83¹/₂ feet of the West 400 feet of Southeast Quarter (1) falling
to a Tract of Land Described as follows: Beginning at a point 20 feet West Line of the Southeast
Quarter (1) of Section 31, Township 36 North, Range 13, East of the First Principal Meridian, 11.65
feet South of the Northwest Corner of said Southeast Quarter (1) said Point being also 205.5 feet
South of the Northeast Corner of the East Half (5) of section 31, thence Easterly to the Northeast
corner (4) of the Southeast Quarter (1) thence South along a line at Right Angles to the North line
of the Southeast Quarter (1) 21 feet thence Easterly along a line to the Northeast corner of said
Southeast quarter (1), thence South along the East line of said Southeast quarter (1) to the Southwest
corner thereof, thence West along the South line of the North half (5) of said Southeast quarter (1)
to the Southwest corner thereof, thence North along the West line of said Southeast quarter (1) to
the point of beginning.

6/2/91-26



JULY 1989
DUPLICATE