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07/3/00 09 05 001 Page 1 of 3  
2000-06-05 11:50:20  
Cook County Recorder 25.00

**RECORDATION REQUESTED BY:**

Harris Bank Elk Grove, N.A.  
500 East Devon Avenue  
Elk Grove Village, IL 60007

**WHEN RECORDED MAIL TO:**

Harris Bank Roselle  
110 E. Irving Park Road  
Roselle, IL 60172

**SEND TAX NOTICES TO:**

Rudolph H. Umlauf and Betty C.  
Umlauf  
113 Mandel Lane  
Prospect Heights, IL 60070



00404602

FOR RECORDER'S USE ONLY

H20024430 (srch)

This Modification of Mortgage prepared by: HARRIS BANK ROSELLE  
110 E. IRVING PARK ROAD  
ROSELLE, ILLINOIS 60172



**HARRIS  
BANK®**

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED MAY 8, 2000, BETWEEN Rudolph H. Umlauf and Betty C. Umlauf, as Trustees, "The Umlauf Living Trust" dated October 1, 1997, (referred to below as "Grantor"), whose address is 113 Mandel Lane, Prospect Heights, IL 60070; and Harris Bank Elk Grove, N.A. (referred to below as "Lender"), whose address is 500 East Devon Avenue, Elk Grove Village, IL 60007.

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated December 9, 1998 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Mortgage and Assignment of Rents recorded on January 6, 1999 as document number 99008951 and 99008952.

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:

THE NORTHEASTERLY 25 FT. OF LOT 12 IN BUTLER AND STEBBING'S SUBDIVISION OF PART OF THE NE 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 23 S. Prospect, Park Ridge, IL 60068. The Real Property tax identification number is 09-35-206-005-0000.

**MODIFICATION.** Grantor and Lender hereby modify the Mortgage as follows:

The grantor of the Mortgage and Assignment of Rents described above is hereby transferred from American National Bank and Trust Company of Chicago as successor trustee to NBD Bank, an Illinois Banking Corporation, as Trustee U/T/A dated February 2, 1994 and known as 4676-AH to Rudolph H. Umlauf and Betty C. Umlauf (TRS) "The Umlauf Living Trust" Dated October 1, 1997, all other terms and conditions of Mortgage and Assignment of Rents dated December 9, 1998 remain the same.

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorers to the Note, including accommodation parties, unless a party is

**BOX 333-CTI**

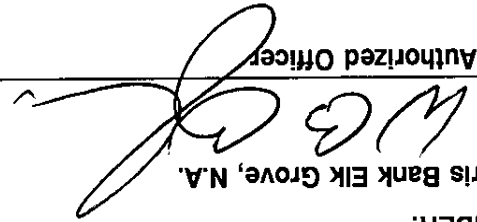
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Property of Cook County Clerk

LENDER:

Harris Bank Elk Grove, N.A.

By: Authorized Officer



BORROWER:

Rudolph H. Umlauf, as Trustee for The Umlauf Living Trust dated October 1, 1997

Betty C. Umlauf, as Trustee for The Umlauf Living Trust dated October 1, 1997

expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS. BORROWER IS EXECUTING THIS MODIFICATION, NOT PERSONALLY, BUT AS TRUSTEE UNDER THE TRUST AGREEMENT DESCRIBED AS THE UMLAUF LIVING TRUST DATED OCTOBER 1, 1997 AND DATED OCTOBER 1, 1997.

MODIFICATION OF MORTGAGE

(Continued)

Loan No 97020014

05-08-2000

00X 938-11

INDIVIDUAL ACKNOWLEDGMENT

00404602

STATE OF ILLINOIS )  
 ) ss  
COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **Rudolph H. Umlauf and Betty C. Umlauf**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22ND day of MAY, 20 00.

By Anne M. Wegner Residing at ELK GROVE

Notary Public in and for the State of ILLINOIS

My commission expires 6/24/00

"OFFICIAL SEAL"  
Anne M. Wegner  
Notary Public, State of Illinois  
My Commission Exp. 06/24/2000

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) ss  
COUNTY OF COOK )

On this 22ND day of MAY, 2000, before me, the undersigned Notary Public, personally appeared WILLIAM B. BOZEMSKI and known to me to be the EX. VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Anne M. Wegner Residing at ELK GROVE

Notary Public in and for the State of ILLINOIS

My commission expires 6/24/2000

"OFFICIAL SEAL"  
Anne M. Wegner  
Notary Public, State of Illinois  
My Commission Exp. 06/24/2000