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Cook County Recorder 25.50



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MEMORANDUM OF MODIFICATION AGREEMENT

Account Number 4235789-01

This memorandum, dated as of June 9, 2000, is by and between LAKESIDE BANK, an Illinois Banking Corporation ("Mortgagee"), and Beverly Trust Co. as Successor Trustee to Beverly Bank under Trust Agreement dated August 28, 1975 and known as Trust Number 8-5101 (the "Mortgagor").

Pursuant to a certain Note Modification Agreement of even date herewith and between the parties hereto (and others), which is hereby incorporated herein by reference, the following described Mortgage, and the Note thereby secured, each dated May 21, 1991, executed by the Mortgagor and in the favor of the Mortgagee, have been amended or modified to reflect that the maturity of the Loan evidenced/secured thereby has been changed from June 7, 2000 to June 7, 2001.

The Mortgage was recorded June 5, 1991 with the Registrar of Torrens of Deeds as Document Number LR3969991, further modified June 7, 1996 and recorded on July 31, 1996 with Cook County Recorder of Deeds as Document Number 9687189 and further modified June 7, 1999 and recorded with the Cook County Recorder of Deeds on August 30, 1999 as Document Number 99827678 and pertains to the real estate described in attached Exhibit A.

MORTGAGEE:

LAKESIDE BANK

BY: [Signature]

Attest: [Signature]

MORTGAGOR:

Suburban Bk + Trust Co.
St. Paul Trust Co. successor to Beverly Trust
Co. as Successor Trustee to BEVERLY
BANK, not personally but Trustee as foresaid.

BY: [Signature]
Vice President

Attest: _____

Prepared By and Mail To:

Lakeside Bank
Attn.: Donna J. Reinke
55 West Wacker Drive
Chicago, Illinois 60601

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding that each and all of the warranties, indemnities, representations, covenants, understandings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them made and intended not at personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against Suburban Bank & Trust Company or any of the beneficiaries under said Trust Agreement on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in this instrument contained either expressed or implied, all such personal liability if any, being expressly waived and released.

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STATE OF ILLINOIS)

) SS

COUNTY OF COOK)

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I, Kristie J. Vendel, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Alyne Polikoff, _____
_____ for Suburban Bank Trust as Trustee, and not personally, under Trust Agreement dated 7-15-75 and known as Trust # 2-5105 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, sealed and the said instrument as their own free and voluntary act, for the uses and purposes therein set forth on this 14TH day of July, 2000



Kristie J. Vendel
NOTARY PUBLIC

Commission Expires:

8-13-03

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EXHIBIT A

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Lot 10 (except the East 16 feet 8 inches thereof) all of Lot 11
in Block 8 in Frank N. Gage's Addition to Englewood Heights,
being a Subdivision of South 1/2 of Southeast 1/4 (except the
West 20 acres thereof) in Section 31, Township 38 North,
Range 14, East of the Third Principal Meridian, in Cook County,
Illinois.

PIN#: 20-31-424-064

otherwise known as No. 1920 W. 87th St., Chicago, Illinois

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