

RECORDATION REQUESTED BY:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 310
Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 310
Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

Robert Bruce and Elizabeth W.
Bruce
960 Butternut Lane
Northbrook, IL 60062



00572863

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: American National Bank & Trust Co. Chgo
1901 S. Meyers Road, Suite 300
Oak Brook Terrace, IL 60181



American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 1, 2000, BETWEEN Robert Bruce and Elizabeth W. Bruce, Husband and Wife, (referred to below as "Grantor"), whose address is 960 Butternut Lane, Northbrook, IL 60062; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 120 S. LaSalle Street, Chicago, IL 60603.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 19, 1999 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

recorded on August 23, 1999 as document #99800849 in Cook County, Illinois.

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

LOT 6 IN NORTHBROOK HIGHLANDS UNIT NO. 13 IN NORTHBROOK HIGHLANDS UNIT 9, 10-A AND 13 BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2330 Peachtree Lane, Northbrook, IL 60062. The Real Property tax identification number is 04-09-212-004-0000.

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

The maturity date of the Note and Construction Mortgage is hereby extended to November 1, 2000.

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 endorser to the Note, including accommodation parties, unless a party is 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

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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.

GRANTOR:

X [Signature]
Robert Bruce

X [Signature]
Elizabeth W. Bruce

LENDER:

American National Bank & Trust Co. of Chicago

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) ss
COUNTY OF DuPage)

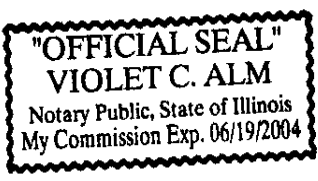
On this day before me, the undersigned Notary Public, personally appeared **Robert Bruce and Elizabeth W. Bruce**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 21st day of July, 2000.

By [Signature] Residing at 118 E VERMONT, WILDAKER

Notary Public in and for the State of Illinois

My commission expires June 19, 2004



Property of Cook County Clerk's Office