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RECORDATION REQUESTED BY:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

3929/0025 87 006 Page 1 of 4
2000-08-01 11:24:50
Cook County Recorder 27.50

WHEN RECORDED MAIL TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

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3929/0025 87 006 Page 1 of 4
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SEND TAX NOTICES TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
SKOKIE OFFICE



00578209

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60712

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 17, 2000, is made and executed between JAIDEV S. BHATTAL, JASWINDER K. BHATTAL, GURCHARN S. JHAJ, and RAMINDER K. JHAJ, AN UNDIVIDED 1/2 INTEREST AS JOINT TENANTS RESPECTIVELY (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 17, 1999 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED JULY 29, 1999 AS DOCUMENT NUMBER 99724808 MADE BY JAIDEV S. BHATTAL, JASWINDER K. BHATTAL, GURCHARN S. JHAJ AND RAMINDER K. JHAJ AND GIVEN TO BRICKYARD BANK TO SECURE A NOTE FOR \$45,050.00 .

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in COOK County, State of Illinois:

LOTS 8 TO 16, BOTH INCLUSIVE, AND LOTS 35 TO 42, BOTH INCLUSIVE, IN SUB-BLOCK 1 IN J.W. COCHRAN'S SUBDIVISION OF BLOCK 29 AND THE SOUTH PART OF BLOCK 20 IN CANAL TRUSTEES' SUBDIVISION OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1930 W. HUBBARD ST., CHICAGO, IL 60622. The Real Property tax identification number is 17-07-229-037-0000.

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

EXTENDED THE MATURITY DATE TO NOVEMBER 17, 2000. SAID MODIFICATION IS EVIDENCE BY A CHANGE IN TERMS AGREEMENT (4784) DATED JULY 17, 2000. SAID AGREEMENT IS SECURED BY THE PROPERTY PRSUANT TO THE TERMS OF THE MORTGAGE .

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15/16/00

MODIFICATION OF MORTGAGE

(Continued)

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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 endorsers 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 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 17, 2000.

GRANTOR:

x Jaidev S Bhattal
JAIDEV S. BHATTAL, Individually

x Jaswinder K Bhattal
JASWINDER K. BHATTAL, Individually

x Gurcharn S Jhaj
GURCHARN S. JHAJ, Individually

x Raminder K Jhaj
RAMINDER K. JHAJ, Individually

LENDER:

x E. Zilavsky
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

00578209

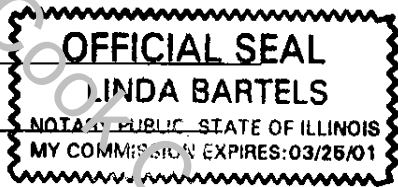
On this day before me, the undersigned Notary Public, personally appeared **JAIDEV S. BHATTAL; JASWINDER K. BHATTAL; GURCHARN S. JHAJ; and RAMINDER K. JHAJ**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of AUGUST, 2000

By Linda Bartels Residing at 6676 N. LINCOLN AVE.

Notary Public in and for the State of _____

My commission expires _____



LENDER ACKNOWLEDGMENT

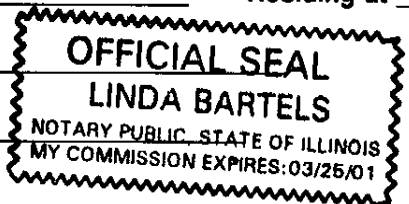
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 1st day of AUGUST, 2000 before me, the undersigned Notary Public, personally appeared EUGENE ZASLAVSKY and known to me to be the 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 Linda Bartels Residing at 6676 N. LINCOLN AVE.

Notary Public in and for the State of _____

My commission expires _____



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MODIFICATION OF MORTGAGE

(Continued)

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