

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

Harris Bank Westchester
10500 West Cermak Road
Westchester, IL 60154

00623724

5378/0059 04 001 Page 1 of 3
2000-08-15 09:20:00
Cook County Recorder 25.50



00623724

WHEN RECORDED MAIL TO:

Harris Banks
150 W. Wilson Street
Palatine, IL 60067

FOR RECORDER'S USE ONLY

R845975

Sam

REITITLE SERVICES #

This Modification of Mortgage prepared by:

MICHELLE NETKO
150 W. Wilson Street
Palatine, IL 60067



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 19, 2000, BETWEEN JULIE B. DE ANO, A WIDOW, (referred to below as "Grantor"), whose address is 11111 NELSON ST., WESTCHESTER, IL 60154; and Harris Bank Westchester (referred to below as "Lender"), whose address is 10500 West Cermak Road, Westchester, IL 60154.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 28, 1995 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED AUGUST 30, 1995 AS DOCUMENT #95577987

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

LOT 28, IN BLOCK 4, IN WALTER S. BALTIS MAYFAIR PARK UNIT ONE, A SUBDIVISION IN THE W 1/2 OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 11111 NELSON ST., WESTCHESTER, IL 60154. The Real Property tax identification number is 15-29-116-028-0000.

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

THE HOME EQUITY CREDIT LINE AGREEMENT AND DISCLOSURE AS STATED IN THE MORTGAGE ABOVE, WITH A CREDIT LIMIT OF \$60,000 REMAINS AT THE SAME CREDIT LIMIT OF \$60,000 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE PLUS ZERO %. THE FINAL MATURITY DATE IS HEREBY EXTENDED TO SEPTEMBER 15, 2010. AT NO TIME SHALL THE PRINCIPAL AMOUNT OF INDEBTEDNESS SECURED BY THE MORTGAGE NOT INCLUDING SUMS ADVANCED TO PROTECT THE SECURITY OF THE MORTGAGE EXCEED \$75,000.00..

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 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X Julie B. De Anno
JULIE B. DE ANO

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LENDER:

Harris Bank Westchester

By: Dorothy M. Potocki
Authorized Officer

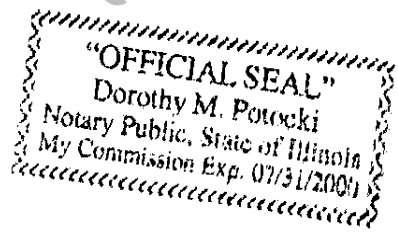
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Cook) ss)

On this day before me, the undersigned Notary Public, personally appeared **JULIE B. DE ANO**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 19th day of July, 2000.
By Dorothy M. Potocki Residing at Westchester IL 60154

Notary Public in and for the State of Illinois
My commission expires 7/31/2000



LENDER ACKNOWLEDGMENT

STATE OF Ill)

) ss

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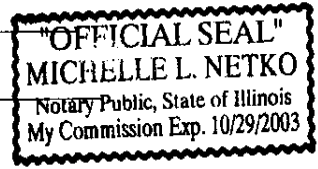
COUNTY OF Cook)

On this 31st day of July, 2000, before me, the undersigned Notary Public, personally appeared Michelle Nettko and known to me to be the AGP, 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 Michelle Nettko Residing at _____

Notary Public in and for the State of Ill

My commission expires 10-29-03



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