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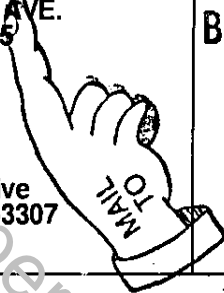
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2955/0029 86 002 Page 1 of 3  
2000-02-08 12:34:08  
Cook County Recorder 25.50

RECORDATION REQUESTED BY:  
PRAIRIE BANK AND TRUST  
COMPANY  
7661 SOUTH HARLEM AVE.  
BRIDGEVIEW, IL 60455

WHEN RECORDED MAIL TO:  
PRAIRIE BANK AND TRUST  
COMPANY  
7661 SOUTH HARLEM AVE.  
BRIDGEVIEW, IL 60455

SEND TAX NOTICES TO:  
John A. Bernard  
3S637 Behrs Circle Drive  
Warrenville, IL 60555-3307



COOK COUNTY  
RECORDER  
EUGENE "GENE" MOORE  
BRIDGEVIEW OFFICE



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Prairie Bank and Trust Company  
7661 S. Harlem  
Bridgeview, Illinois 60455

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 7 2000, BETWEEN John A. Bernard, an unmarried man, (referred to below as "Grantor"), whose address is 3S637 Behrs Circle Drive, Warrenville, IL 60555-3307; and PRAIRIE BANK AND TRUST COMPANY (referred to below as "Lender"), whose address is 7661 SOUTH HARLEM AVE., BRIDGEVIEW, IL 60455.

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated July 6, 1999 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded on 7/9/99 as Document No. 99657250 and re-recorded (to correct legal description) as Document No. 99671779

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

LOTS 20 AND 21 IN BLOCK 9 IN JEFFERSON GARDENS, A SUBDIVISION IN THE WEST 1/2 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 17, 1929 AS DOCUMENT NUMBER 10457275, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 640 MILLS STREET, HINSDALE, IL 60521. The Real Property tax identification number is 18-06-117-013 and 18-06-117-014.

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

Extend maturity to July 7, 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 or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also

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Loan No 206121003

MODIFICATION OF MORTGAGE

(Continued)

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  
*John A. Bernard*  
John A. Bernard

LENDER:

PRAIRIE BANK AND TRUST COMPANY

By:

Authorized Officer

*Mark Williams*

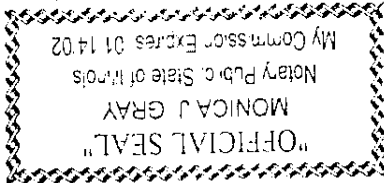
INDIVIDUAL ACKNOWLEDGMENT

STATE OF

*Illinois*

COUNTY OF

*Cook*



On this day before me, the undersigned Notary Public, personally appeared **John A. Bernard**, 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 3rd day of February 2000.

By *Monica J. Gray* Residing at *Budgyn*

Notary Public in and for the State of *Illinois*

My commission expires *1-14-02*

Property of Cook County Clerk's Office

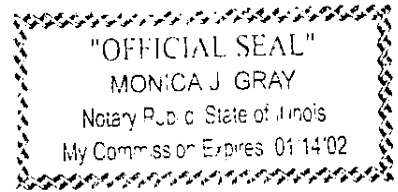
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01-07-2000  
Loan No 206121003

MODIFICATION OF MORTGAGE  
(Continued)

## LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) ss  
COUNTY OF Cook )



On this 4th day of February, 2000, before me, the undersigned Notary Public, personally appeared MARK W. TREVOR and known to me to be the S.Y.P., 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 Monica J. Gray Residing at Budgview

Notary Public in and for the State of Illinois

My commission expires 1-14-02

Property of Cook County Clerk's Office