

# UNOFFICIAL COPY

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2000-02-08 10:18:26  
Cook County Recorder 23.00

**RECORDATION REQUESTED BY:**

COLE TAYLOR BANK  
4400 Oakton Street  
Skokie, IL 60076

**WHEN RECORDED MAIL TO:**

Cole Taylor Bank  
Loan Services  
P.O. Box 909743  
Chicago, IL 60690-9743



**SEND TAX NOTICES TO:**

Paul E. Jose and Mary E. Miller  
2425 Simpson  
Evanston, IL 60201

FOR RECORDER'S USE ONLY

H20001427 cr/c

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This Modification of Mortgage prepared by: Cole Taylor Bank (Loan Services - IL)  
P.O. Box 909743  
Chicago IL 60690-9743

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 28, 2000, BETWEEN Paul E. Jose and Mary E. Miller, his wife, as joint tenants, (referred to below as "Grantor"), whose address is 2425 Simpson, Evanston, IL 60201; and COLE TAYLOR BANK (referred to below as "Lender"), whose address is 4400 Oakton Street, Skokie, IL 60076.

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated July 2, 1999 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded in the Cook County Recorder's Office on July 14, 1999 as Document Number 99671490

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

LOT 20 (EXCEPT THE EAST 12 FEET THEREOF) THE EAST 29 FEET OF LOT 21 IN BLOCK 3 IN COMMON'S AND BEST'S ADDITION TO EVANSTON, IN SECTIONS 11 AND 23, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2425 Simpson, Evanston, IL 60201. The Real Property tax identification number is 10-12-320-016.

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

The credit limit of the "Home Equity Credit Agreement, Note and Disclosure" secured by the aforesaid Mortgage has been increased the date of this Modification of Mortgage from \$25,000.00 to \$50,000.00. 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 \$100,000.00.

The index currently is 8.50% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate of .500 percentage points above the index if the outstanding account balance is \$49,999.99 or lower, and at the current index if the balance is \$50,000.00 or higher.

**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

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01-28-2000  
Loan No 8397791

## MODIFICATION OF MORTGAGE (Continued)

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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 Paul E. Jose  
Paul E. Jose

X Mary E. Miller  
Mary E. Miller

LENDER:

COLE TAYLOR BANK

By: [Signature]  
Authorized Officer

916960000

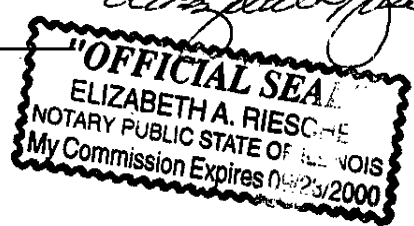
### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL  
COUNTY OF COOK ) ss

On this day before me, the undersigned Notary Public, personally appeared Paul E. Jose and Mary E. Miller, 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 11 day of 28 2000  
By Elizabeth A. Riese Residing at 41400 Calhoun

Notary Public in and for the State of IL  
My commission expires 9/23/2000



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