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1/27/2005 27 001 Page 1 of 4  
2001-04-23 11:15:56  
Cook County Recorder 25.00



**RECORDATION REQUESTED BY:**  
Cole Taylor Bank  
Wheeling/Retail Banking  
350 E. Dundee Road  
Wheeling, IL 60090

**WHEN RECORDED MAIL TO:**  
Cole Taylor Bank  
Loan Services  
P.O. Box 88452, Dept A  
Chicago, IL 60609-8452

**SEND TAX NOTICES TO:**  
George Byrd  
Lisa Byrd  
2703 School Drive  
Rolling Meadows, IL 60008

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**  
Cole Taylor Bank  
P.O. Box 88452 - Dept. A  
Chicago, IL 60690

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**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated April 12, 2001, is made and executed between George Byrd and Lisa Byrd, husband and wife, in joint tenancy (referred to below as "Grantor") and Cole Taylor Bank, whose address is 350 E. Dundee Road, Wheeling, IL 60090 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 16, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded July 2, 1998 in the Cook County Recorders Office as Document Number 98568552 and Modification of Mortgage dated October 12, 1999 and recorded in the Cook County Recorders Office as Document Number 99999975.

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

LOT 744 IN ROLLING MEADOWS UNIT NUMBER 4 A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 25, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2703 School Drive, Rolling Meadows, IL 60008. The Real Property tax identification number is 02-25-308-007.

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

The principal balance of the "Promissory Note" secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$30,000.00 to \$40,000.00. 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 \$80,000.00.

The interest rate to be applied to the outstanding principal balance from time to time shall be at a rate of 8.25 % per annum.

**BOX 333-CTI**

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Property of Cook County Clerk's Office

Authorized Signer

X Edna O. Craven

LENDER:

X Lisa Byrd, Individually

X Lisa Byrd

X George Byrd, Individually

X George Byrd

GRANTOR

APRIL 12, 2001.

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

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.

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )
COUNTY OF Cook ) SS

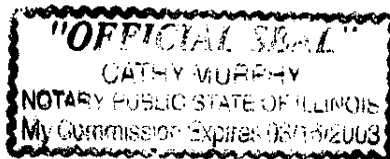
On this day before me, the undersigned Notary Public, personally appeared George Byrd and Lisa Byrd, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses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

Given under my hand and official seal this 12 day of April, 2001

By [Signature] Residing at

Notary Public in and for the State of

My commission expires



LENDER ACKNOWLEDGMENT

STATE OF Illinois )
COUNTY OF Cook ) SS

On this 12 day of April, 2001 before me, the undersigned Notary Public, personally appeared EDIE B. CROWLEY and known to me to be the LOAN SERVICES OFF., 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 [Signature] Residing at

Notary Public in and for the State of

My commission expires



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Loan No: 28966

**MODIFICATION OF MORTGAGE  
(Continued)**

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