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Cook County Recorder 29.50



Bank of America
BANK OF AMERICA, N.A.

**Mortgage
Modification**

This Instrument prepared by and when recorded mail to:

68951000069999

BANK OF AMERICA, N.A.
ATTN: SUE HUCKNO
830 CENTRAL AVE
ST PETERSBURG, FL 33701

BANK OF AMERICA, N.A.
P.O. BOX 31590
TAMPA, FL 33633-0754



This space is for Recorder's use only.

This Mortgage Modification is made and entered into on 03/27/2001
("Modification Date"), to be effective as of 03/27/2001
("Effective Date"), by ANDREW P BUCOLO AND LAURA Z BUCOLO, HUSBAND AND WIFE
_____ (jointly and severally if more
than one, "Grantor") in favor of BANK OF AMERICA, N.A. (the "Bank"),
located at 411 N. AKARD, DALLAS, TX 75201

Witnesseth: That Whereas, The Bank is the current owner and holder of or a current creditor
under a promissory note, line of credit or other financial accommodation executed by Grantor and/or
ANDREW P BUCOLO AND LAURA Z BUCOLO

in the original principal amount or line of amount of \$ 15,000.00, dated 10/05/1999
(as the same may have been renewed or modified, the "Obligation"); and

Whereas, Grantor hereby acknowledges, agrees, verifies, ratifies and affirms that as of Modification
Date, the outstanding principal balance on the Obligation is \$ 14,459.32; and

Whereas, the Obligation is secured by a mortgage dated 10/05/1999 from
Grantor to the Bank, recorded on 12/21/1999 in Official Records
Book/Volume 09184203, Page _____ of the Public/Official Records of
COOK County, Illinois (as such mortgage may have been
renewed/extended/modified/consolidated, the "Mortgage"), encumbering the real and personal property
described therein, which description is attached here as Exhibit A and incorporated herein; and

TAX MAP REFERENCE; 12-36-313-009

\$ 17,000.00 NEW MONEY

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Exhibit A (Legal Description)

LOT 98 IN NORTH RIVER FOREST WOODED HOMESITES A SUBDIVISION OF THAT PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT IN THE WEST LINE OF SAID SOUTHWEST QUARTER 799.25 FEET OF THE SOUTHWEST CORNER THEREOF, RUNNING THENCE EAST 1329.8 FEET ON A PARALLEL WITH THE SOUTH LINE OF SAID SECTION, TO THE EAST LINE OF THE WEST LINE OF THE SOUTHWEST QUARTER; THENCE NORTH 798.71 FEET ALONG SAID EAST LINE; THENCE WESTERLY 1329.83 FEET TO A POINT IN SAID WEST LINE, 148.71 FEET NORTH OF THE PLACE OF BEGINNING MEASURED ALONG THE SAID WEST LINE, THENCE SOUTH ALONG SAID WEST LINE TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

Being that parcel of land conveyed to ANDREW P. BUCOLO AND LAURA Z. BUCOLO, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY from LEONARDO M. GARZA II AND KATHRYN A. GARZA by that deed dated 07/29/98 and recorded 08/17/98 in DOCUMENT # 98725688, of the COOK County, IL Public Registry.

Tax Map Reference: 12-36-313-009

Whereas, the Mortgage and all other documents held or maintained by the Bank in connection with the Mortgage (and any prior renewal/extension/modification/consolidation thereof) have been properly executed, unconditionally delivered, are properly perfected and are fully enforceable in strict accordance with the terms thereof; and

Whereas, the Obligation has been or is intended to be renewed/extended/modified/consolidated, the same evidenced by either a renewal/extension/modification/consolidation promissory note, line or credit or other agreement, or future advance promissory note or line of credit agreement dated 03/27/2001, (the "Renewed/Modified Obligation"); and,

Whereas, Grantor has requested that the Mortgage be renewed/extended/modified/consolidated to the limited extent as hereinafter set forth and the Bank has agreed to such renewal/extension/modification/consolidation;

Now Therefore, by mutual agreement of the parties and in mutual consideration of the premises and for other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree that the Mortgage is modified as follows:

1. (Complete only if provision is modified; if not completed, provision is not modified.)

The principal amount stated as secured by Mortgage is changed to \$ 32,000.00.

2. (Complete only if provision(s) is/are modified; if not completed, provision(s) is/are not modified.)

The maturity date described in the Mortgage is changed to 03/27/2026.

Other (describe):

NEW MONEY = \$17,000.00, SEE EXHIBIT "A" ATTACHED

THE FUTURE ADVANCE CLAUSE IS BEING MODIFIED TO READ \$64,000.00

3. Grantor and the Bank agree that the Mortgage is hereby modified to describe the Obligation, as renewed/extended/modified/consolidated, as the Obligation secured hereby.

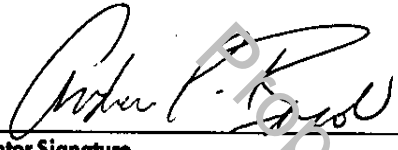
Additional Terms and Conditions. This Mortgage Modification is not a waiver, release, dilution, novation or relinquishment of any right or privilege that the Bank has never had, now has or may ever have. Except for the above quoted modification(s), the lien and operation and effect of the Mortgage and all the terms and conditions thereof, shall be and remain in full force and effect with the changes herein deemed to be incorporated therein. Each of the above **Whereas** recitals is incorporated herein and made a substantive part hereof. Any waiver of jury trial and/or consent to jurisdiction previously executed by Grantor shall unconditionally be full effective and fully extend to this Mortgage Modification and any document executed in conjunction herewith. This Mortgage Modification shall not release or affect the liability or obligations of any Grantor of the Mortgage. The validity, priority and enforceability of the Mortgage shall not be impaired hereby. To the extent that any provision of this Mortgage Modification conflicts with any term or condition set forth in the Mortgage, or any agreement or security document executed in conjunction herewith, the provision of this Mortgage Modification shall supersede and control. Grantor acknowledges and agrees that as of the Modification Date the Mortgage is fully enforceable in strict accordance with the terms thereof, and there are no claims, setoffs, avoidances, counterclaims or defenses or rights to claims, setoffs, avoidances, counterclaims, or defenses to enforcement of the Mortgage. Consent by the Bank to this Mortgage Modification does not waive the Bank's right to strict performance of the Mortgage as modified, nor obligate the Bank to, or indicate that the Bank will make any future modifications.

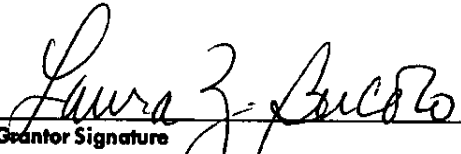
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Any litigation arising out of or relating to this Mortgage or the Account shall be commenced and conducted in the courts of the State of Illinois for the counties or the Federal Courts for the districts in Illinois where BANK OF AMERICA, N.A. maintains offices and conducts banking business.

I hereby waive the right to trial by jury in any action brought on this Mortgage Modification of this Obligation or on any other matter arising in connection with this Mortgage Modification or this Obligation.

In Witness Whereof, this Mortgage Modification has been duly executed by Grantor under seal the day and year first above written and Grantor acknowledges receiving a full and completed copy of this Mortgage Modification (regardless if Grantor's signature appears on the copy). The word "Grantor" means each Grantor, jointly and severally, if there is more than one Grantor.

 (Seal)
 Grantor Signature
ANDREW P BUCOLO
 Type or Print Name

 (Seal)
 Grantor Signature
LAURA Z BUCOLO
 Type or Print Name

____ (Seal)
 Grantor Signature

 Type or Print Name

____ (Seal)
 Grantor Signature

 Type or Print Name

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Individual Acknowledgment

State of ILLINOIS)
 County of COOK) ss

On this day before me, the undersigned Notary Public, personally appeared ANDREW P. BUCOLO & LAURA Z. BUCOLO, to me known to be the individuals described in and who executed the Mortgage, and acknowledged that ~~he/she~~ ^{THEY} signed the Mortgage as ~~his/her~~ ^{THEIR} free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of March, 2001.

By Susan C. Taylor Residing at Chicago, IL

Notary Public in and for the State of ILLINOIS

My commission expires 5/13/02



Corporate Acknowledgment

State of _____)
 County of _____) ss

On this _____ day of _____, _____, before me, the undersigned Notary Public, personally appeared _____ and _____

of _____ and known to me to be authorized agents of the corporation that executed the Mortgage and acknowledged the Mortgage to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he/she/they are authorized executed this Mortgage and in fact executed the Mortgage on behalf of the corporation.

Given under my hand and official seal this _____ day of _____, _____

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____