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2001-07-24 09:41:34
Cook County Recorder 25.00

RECORDATION REQUESTED BY:
Harris Trust and Savings Bank
111 W. Monroe Street
P.O. Box 755
Chicago, IL 60690-0755

399085283
WHEN RECORDED MAIL TO:

Harris Banks
150 W. Wilson Street
Palatine, IL 60067

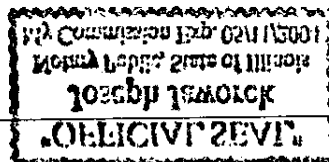


MAIL TO → BOX 352

FOR RECORDER'S USE ONLY

JOHN W. MULLHOLLAND
PRIVATE BANKING 1113 002363256

This Modification of Mortgage prepared by: C. ISRAEL
150 W. Wilson Street
Palatine, IL 60067



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 4, 2001, BETWEEN L. PAUL VAN ZUIDEN and JANET K. FEE, HUSBAND AND WIFE, (referred to below as "Grantor") whose address is 474 BERKELEY AVENUE, WINNETKA, IL 60093; and Harris Trust and Savings Bank (referred to below as "Lender"), whose address is 111 W. Monroe Street, P.O. Box 755, Chicago, IL 60690-0755.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 19, 1997 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED OCTOBER 21, 1997 AS DOCUMENT NO. 97782959

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

LOT 1 IN BLOCK 2 IN WINNETKA MANOR, A SUBDIVISION OF THE SOUTH 45 ACRES OF THE WEST 90 ACRES OF THE NORTH WEST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 474 BERKELEY AVENUE, WINNETKA IL 60093. The Real Property tax identification number is 05-20-111-013.

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

THE EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$50,000.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$162,050.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1/4% THE FINAL MATURITY DATE IS SEPTEMBER 19, 2017, 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 \$202,562.50.

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

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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 Van Zuiden
L. PAUL VAN ZUIDEN

X Janet K. Fee
JANET K. FEE

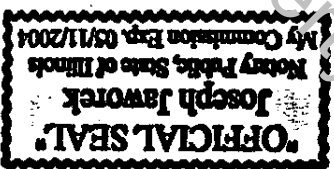
LENDER:

Harris Trust and Savings Bank

By: [Signature]
Authorized Officer JOHN W. MULHOLLAND
VICE PRESIDENT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Rock
)
) ss



On this day before me, the undersigned Notary Public, personally appeared L. PAUL VAN ZUIDEN and JANET K. FEE, 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 23rd day of April, 2001.

By Joseph R.W. Jaworek

Notary Public in and for the State of Illinois
My commission expires May 11, 2004

Residing at 5453-1 S. Hyde Park Blvd Chicago, IL 60615

LENDER ACKNOWLEDGMENT

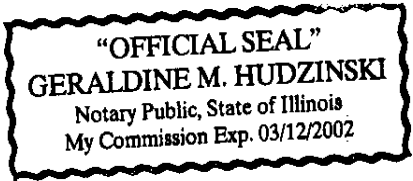
STATE OF Illinois)
) ss
COUNTY OF Cook)

On this 2 day of May, 20 01, before me, the undersigned Notary Public, personally appeared John W. Mulholland and known to me to be the Vice President, 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 Geraldine M. Hudzinski Residing at Cook County

Notary Public in and for the State of Illinois

My commission expires 3-12-2002



Cook County Clerk's Office

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