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RECORDATION REQUESTED BY:
NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613

WHEN RECORDED MAIL TO:
NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613

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NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 15, 2001, is made and executed between Rudolph Johnson, Jr., unmarried, whose address is 6035 N. Sacramento, Chicago, IL 60659-2517 (referred to below as "Grantor") and NORTH COMMUNITY BANK, whose address is 3639 NORTH BROADWAY, CHICAGO, IL 60613 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 11, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded on October 12, 2001 as Document Number 0010549031 in the Cook County Recorder of Deeds office.

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

LOTS 120 AND 121 IN KRENN AND DATO'S ADDITION TO NORTH EDGEWATER, A SUBDIVISION IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

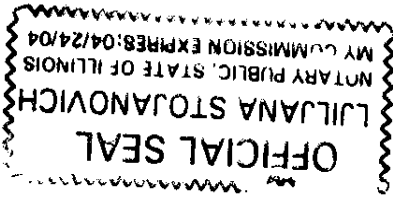
The Real Property or its address is commonly known as 6035 N. Sacramento, Chicago, IL 60659-2517. The Real Property tax identification number is 13-01-127-007 and 13-01-127-008

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

A subsequent principal disbursement has been advanced on the promissory note dated October 11, 2001, executed by Grantor, increasing the total indebtedness secured by the Mortgage to \$ 31,465.34. All other terms and provisions of the Mortgage shall remain the in full force and effect.

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,

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My commission expires 04-24-2004
Notary Public in and for the State of IL

By Ljiljana Stojanovich
Residing at CHICAGO, IL

Given under my hand and official seal this 15TH day of OCTOBER, 2001
On this day before me, the undersigned Notary Public, personally appeared Rudolph Johnson, Jr., 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.

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF COOK

X [Signature]
Authorized Signer
LENDER:

X [Signature]
Rudolph Johnson, Jr. Individually
GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 15, 2001.
makers and endorses 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.

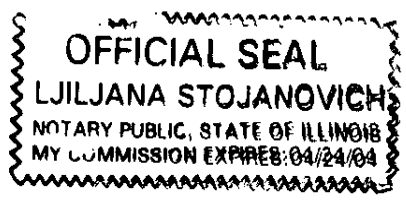
LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF COOK)

On this 15TH day of OCTOBER, 2001 before me, the undersigned Notary Public, personally appeared DIEGO R. HANGAWAN and known to me to be the SENIOR 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 Ljiljana Stojanovich Residing at CHICAGO, IL
Notary Public in and for the State of IL

My commission expires 04-24-2004



Cook County Clerk's Office