

WHEN RECORDED MAIL TO:  
Forest Park National Bank &  
Trust Co  
7348 W Madison St  
Forest Park, IL 60130



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Renee VanZant, Loan Processor  
Forest Park National Bank & Trust Co.  
7348 W. Madison St.  
Forest Park, IL 60130

O'Connor Title  
Services, Inc.

# 1338-221

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 13, 2001, is made and executed between Gwen R. Byars, divorced and not since remarried and Carol R. Smith, married to Warren C. Smith (referred to below as "Grantor") and Forest Park National Bank & Trust Co, whose address is 7348 W Madison St, Forest Park, IL 60130 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 23, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded June 24, 1999 as document number 99610958 in Cook County, Illinois.

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

LOTS 18 AND 19 IN BLOCK 12 IN THE SUBDIVISION OF BLOCKS 1, 11, 12 AND 21 IN JOSEPH K. DUNLOP'S SUBDIVISION OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1035 Hannah , Forest Park, IL 60130. The Real Property tax identification number is 15-13-419-034

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

Increase credit limit from \$25,000 to \$70,000 and change floor interest rate from 5.0% to 6.0%.

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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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7403509-1

Page 2

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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 19, 2001.

GRANTOR:

X Gwen R. Byars  
Gwen R. Byars, Individually

X Carol R. Smith  
Carol R. Smith, Individually

LENDER:

X [Signature]  
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7403509-1

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

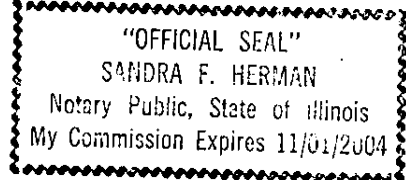
On this day before me, the undersigned Notary Public, personally appeared **Gwen R. Byars**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 19th day of November, 2001

By [Signature] Residing at [Signature]

Notary Public in and for the State of Illinois

My commission expires 11-2004



### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

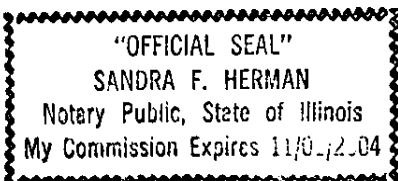
On this day before me, the undersigned Notary Public, personally appeared **Carol R. Smith**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 19th day of November, 2001

By [Signature] Residing at [Signature]

Notary Public in and for the State of Illinois

My commission expires 11-2004



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## MODIFICATION OF MORTGAGE

Loan No: 7403509-1

(Continued)

Page 4

### LENDER ACKNOWLEDGMENT

STATE OF Illinois )

COUNTY OF Cook ) SS

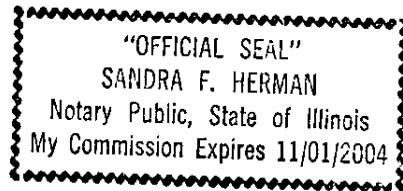
On this 19th day of December, 2001 before me, the undersigned Notary Public, personally appeared Gregory T. Andrews and known to me to be the Branch Office authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act 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 [Signature]

Notary Public in and for the State of Illinois

My commission expires 11-01-2004



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