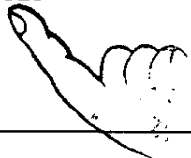


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RECORDATION REQUESTED BY:
First National Bank of
LaGrange
620 W. Burlington Ave.
La Grange, IL 60525



WHEN RECORDED MAIL TO:
FNBLG Central Loan Ops
PO Box 190
LaGrange, IL 60525



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Central Loan Operations
First National Bank of LaGrange
620 W. Burlington Avenue
LaGrange, IL 60525

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 23, 2001, is made and executed between Patrick P. Hartigan and Margaret M. Hartigan, whose address is 8901 S. Roberts Rd, Unit #102, Hickory Hills, IL 60457 (referred to below as "Grantor") and First National Bank of LaGrange, whose address is 620 W. Burlington Ave., La Grange, IL 60525 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 15, 1995 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 23, 1995 as Document #95193485.

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

UNIT 102 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN BERKSHIRE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 24598678, IN THE NORTHWEST QUARTER OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 8901 S. Roberts Rd, Unit #102, Hickory Hills, IL 60457. The Real Property tax identification number is 23-01-101-019-1002

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

Rate Decrease from 7.375% to 6.375%.

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

54
7-4
my
JW

By Bridget Shockey Residing at Woodridge
Notary Public in and for the State of Illinois
My commission expires May 8, 2004



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 14583

Page 2

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

MODIFICATION OF MORTGAGE (Continued)

Loan No: 14583

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