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7/56/0263-07 001 Page 1 of 4

2001-12-20 15:08:49

Cook County Recorder 27.00

RECORDATION REQUESTED BY:

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

399003880

WHEN RECORDED MAIL TO:

Harris Banks
150 W. Wilson Street
Palatine, IL 60067

DIXON, JOHN MAYNARD



0011214007

FOR RECORDER'S USE ONLY

JOHN W. MULHOLLAND

PRIVATE BANK - 11/3E

7942889a

This Modification of Mortgage prepared by:

J. STUDZINSKI
150 W. Wilson Street
Palatine, IL 60067



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 23, 2001, BETWEEN COLE TAYLOR BANK AS SUCCESSOR TRUSTEE TO HARRIS TRUST AND SAVINGS BANK (referred to below as "Grantor"), whose address is 111 W. WASHINGTON STREET SUITE 650, CHICAGO, IL 60602; 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 October 1, 1986 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED OCTOBER 29, 1986 AS DOCUMENT NUMBER 86506927

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

ALL OF LOT 3 (EXCEPT THE NORTHWESTERLY 50 FEET) IN THE SUBDIVISION OF BLOCK 83 IN LAKEVIEW, A SUBDIVISION OF THE SW FRACTIONAL 1/4 OF SECTION 16 AND THE SE 1/4 OF SECTION 17, 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 656 SHERIDAN ROAD, WINNETKA, IL 60093. The Real Property tax identification number is 05-16-105-005-0000, 05-16-105-006-0000.

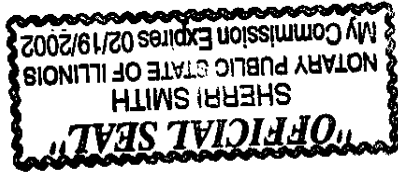
MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

THE HOME EQUITY CREDIT LINE AGREEMENT AND DISCLOSURE AS STATED ABOVE, WITH A CREDIT LIMIT OF \$250,000.00 IS HEREBY MODIFIED AND INCREASED TO A NEW CREDIT LIMIT OF \$300,000.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE LESS 1/2%. THE FINAL MATURITY DATE IS OCTOBER 1, 2021. 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 \$375,000.00.

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

BOX 333-CTI

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My commission expires 2/19/02

Notary Public in and for the State of Illinois

Residing at 111 W. WASHINGTON CHICAGO

By [Signature]

corporation.

On this 2th day of November, 2001, before me, the undersigned Notary Public, personally appeared AUTHORIZED OFFICER and AUTHORIZED OFFICER, TRUST DEPARTMENT and TRUST DEPARTMENT of COLE TAYLOR BANK AS SUCCESSOR TRUSTEE TO HARRIS TRUST AND SAVINGS BANK, and known to me to be authorized agents of the corporation that executed the Modification of Mortgage and acknowledged the Modification 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 they are authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

COUNTY OF Cook

) ss

STATE OF ILLINOIS

CORPORATE ACKNOWLEDGMENT

Authorized Officer JOHN W. MULHOLLAND VICE PRESIDENT

Harris Trust and Savings Bank

LENDER:

AUTHORIZED OFFICER, TRUST DEPARTMENT

AUTHORIZED OFFICER, TRUST DEPARTMENT

COLE TAYLOR BANK AS SUCCESSOR TRUSTEE TO HARRIS TRUST AND SAVINGS BANK

GRANTOR:

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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)

) ss

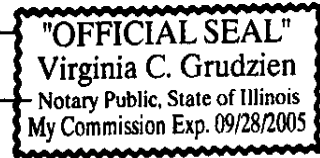
COUNTY OF Cook)

On this 9 day of November, 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 Virginia C. Grudzien Residing at DuPage County

Notary Public in and for the State of Illinois

My commission expires 9-28-05



Cook County Clerk's Office

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PROPERTY OF
CLERK OF COURT
COOK COUNTY
JAN 10 2010

COUPLES

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WAIVER OF HOMESTEAD RIGHTS

Each of the undersigned owns all or a portion of the beneficial interest in that certain land trust established with COLE TAYLOR BANK AS SUCCESSOR TRUSTEE TO HARRIS TRUST AND SAVINGS BANK as Trustee pursuant to a Trust Agreement dated MARCH 20, 1980 and known as Trust No. 40296 (the Land Trust") or is the spouse of such an owner. For good and valuable consideration, the receipt of which is hereby acknowledged, including the making of a mortgage loan by HARRIS TRUST AND SAVINGS BANK encumbering real property (the "Property") owned by the Land Trust, each of the undersigned hereby waive any and all rights of homestead, whether presently existing or existing in the future in the Property and beneficial interest in the Land Trust, including but not limited to the rights of homestead created in 735 ILCS 5/12, Part 9 and the rights of homestead created by Section 522 of the United States Bankruptcy Code.

John Raymond Decker
Date: Oct 31, 2001

Sharon P. Decker
Date: Oct 31, 2001

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7/11/2011