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320/0050 17 001 Page 1 of 3
2002-04-01 11:14:02
Cook County Recorder 25.50

RECORDATION REQUESTED BY:

The PrivateBank and Trust
Company
Ten North Dearborn Street,
Suite 900
Chicago, IL 60602-4202



WHEN RECORDED MAIL TO:

The PrivateBank and Trust
Company
Ten North Dearborn Street,
Suite 900
Chicago, IL 60602-4202

SEND TAX NOTICES TO:

The PrivateBank and Trust
Company
Ten North Dearborn Street,
Suite 900
Chicago, IL 60602-4202

FOR RECORDER'S USE ONLY

Real Estate Index 7949979

This Modification of Mortgage prepared by:



The PrivateBank and Trust Company
Ten North Dearborn Street, Suite 900
Chicago, IL 60602-4202

Handwritten signature and initials

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 28, 2002, is made and executed between Patrick J. O'Neil and Mary G. O'Neil, husband and wife, as tenants by the entirety (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is Ten North Dearborn Street, Suite 900, Chicago, IL 60602-4202 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 16, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage Recorded December 26, 2001 with the Cook County Recorder of Deeds as document number 0011227719.

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

LOT 5 IN MCGUIRE AND ORR'S KENILWORTH BEACH, A SUBDIVISION OF PART OF THE NORTHWEST FRACTIONAL 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 111 Abingdon, Kenilworth, IL 60043. The Real Property tax identification number is 05-27-112-022-0000

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

The principal amount of the mortgage and note are hereby increased from \$50,000.00 to \$70,000.00. All other terms and conditions of the original mortgage remain the same.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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MODIFICATION OF MORTGAGE

(Continued)

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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 endorser 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 FEBRUARY 28, 2002.

GRANTOR:

x Patrick J. O'Neil
Patrick J. O'Neil, Individually

x Mary G. O'Neil
Mary G. O'Neil, Individually

LENDER:

[Signature]
Authorized Signer

Property of Cook County Clerk's Office

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

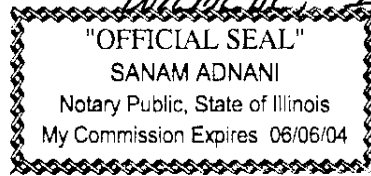
On this day before me, the undersigned Notary Public, personally appeared Patrick J. O'Neil and Mary G. O'Neil, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of FEBRUARY, 2002

By SANAM ADNANI Residing at 517 GREEN BAY RD WILMETTE, IL 60091

Notary Public in and for the State of ILLINOIS

My commission expires 6/6/04



LENDER ACKNOWLEDGMENT

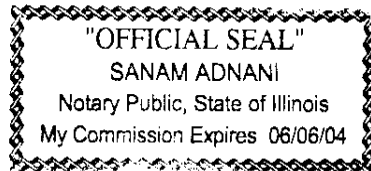
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 28th day of FEBRUARY, 2002 before me, the undersigned Notary Public, personally appeared NICOLE FERNSTROM and known to me to be the PRIVATE BANKING OFFICER, 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 SANAM ADNANI Residing at 517 GREEN BAY RD WILMETTE, IL 60091

Notary Public in and for the State of ILLINOIS

My commission expires 6/6/04



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MODIFICATION OF MORTGAGE
(Continued)

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