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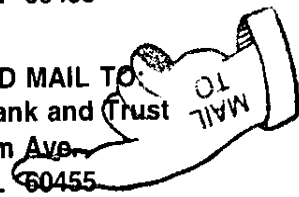
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RECORDATION REQUESTED BY:

Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455

7977/0102 80 002 Page 1 of 3
2002-04-10 14:22:53
Cook County Recorder 25.50

WHEN RECORDED MAIL TO
Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455



SEND TAX NOTICES TO:
Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455

**COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

62601

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 15, 2002, is made and executed between Pearl A. Zager and Dan Zager; wife and husband (referred to below as "Grantor") and Bridgeview Bank and Trust, whose address is 7940 S. Harlem Ave., Bridgeview, IL 60455 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 20, 1997 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated May 20, 1997 and recorded May 22, 1997 as Document No. 97366340 in the Office of Recorder of Deeds for Cook County, Illinois.

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

LOT 11 IN THE SUBDIVISION OF BLOCK 4 IN THOMAS J. FOSTER'S SUBDIVISION OF BLOCKS 3 AND 14 IN MORRIS AND OTHERS' SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2201 W. Polk, Chicago, IL 60612. The Real Property tax identification number is 17-18-217-030-0000

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

The purpose of this Modification of Mortgage is to:

1. Increase the principal amount of the loan from \$336,000.00 to \$539,000.00.
2. Increase the maximum lien amount from \$672,000.00 to \$1,078,000.00.
3. Change the monthly principal and interest payments from \$3,776.80 to monthly principal and interest payments of \$3,933.53 to begin on April 15, 2002 and continuing through March 15, 2007.
4. Decrease the interest rate from 8.50% Fixed to 7.25% Fixed.

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

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MODIFICATION OF MORTGAGE

(Continued)

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 MARCH 15, 2002.

GRANTOR:

X *Pearl A. Zager*
Pearl A. Zager, Individually

X *Dan Zager*
Dan Zager, Individually

LENDER:

X *BP Coy*
Authorized Signer

Property of Cook County Clerk's Office

MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) SS

On this day before me, the undersigned Notary Public, personally appeared Pearl A. Zager and Dan Zager, wife and husband, 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 21st day of March, 2002

By Linda M. Finland Residing at 2621 W. Catalpa Ave. Chicago, IL 60625

Notary Public in and for the State of Illinois

My commission expires 8/7/03



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
COUNTY OF COOK) SS

On this 21 day of MARCH, 2002 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____

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 1970 N. HALSTED

Notary Public in and for the State of ILLINOIS

My commission expires 05/31/2005

