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2002-05-28 11:48:10  
Cook County Recorder 29.50

**RECORDATION REQUESTED BY:**

American National Bank &  
Trust Company of Chicago  
120 South LaSalle Street  
Chicago, IL 60603



**WHEN RECORDED MAIL TO:**

American National Bank &  
Trust Company of Chicago  
439 W. Schick Road Suite  
260  
Bloomington, IL 60108

**SEND TAX NOTICES TO:**

Michael Cogan  
Deborah Bleich Cogan  
969 SHERIDAN RD.  
GLENCOE, IL 60022

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

FIRST AMERICAN TITLE

ORDER # 61423

American National Bank and Trust Company  
439 W. Schick Road  
Bloomington, IL 60108

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated May 1, 2002, is made and executed between Michael Cogan and Deborah Bleigh Cogan, husband and wife, whose address is 969 Sheridan Road., Glencoe, IL 60022 (referred to below as "Grantor") and American National Bank & Trust Company of Chicago, whose address is 120 South LaSalle Street, Chicago, IL 60603 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 9, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded November 6, 2001 as document number 0011039412 in the Cook County Recorders Office.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 969 Sheridan Road, Glencoe, IL 60022. The Real Property tax identification number is 05-06-201-015.

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

The new principal and interest payment shall be \$1,923.70. The principal balance shall be lowered to \$306,612.63. All other terms and conditions shall remain the same.

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

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 1, 2002.

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 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:

X Michael Cogan, Individually  
*Michael Cogan*

X Deborah Bleich Cogan, Individually  
*Deborah Bleich Cogan*

LENDER:

X Authorized Signer  
*[Signature]*

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )
) SS
COUNTY OF COOK )

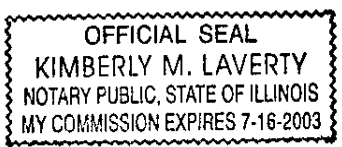
On this day before me, the undersigned Notary Public, personally appeared Michael Cogan and Deborah Bleich Cogan, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14th day of May, 2002

By Kimberly M. Laverty Residing at 55 W. Wacker, Chicago, IL

Notary Public in and for the State of Illinois

My commission expires July 16, 2003



LENDER ACKNOWLEDGMENT

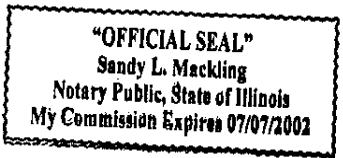
STATE OF Illinois )
) SS
COUNTY OF DuPage )

On this 14th day of May, 2002 before me, the undersigned Notary Public, personally appeared Diane Duerr and known to me to be the REO, 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 Sandy L. Mackling Residing at Bloomingdale IL

Notary Public in and for the State of IL

My commission expires 7-7-02



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EXHIBIT "A"

LEGAL DESCRIPTION:

THAT PART OF LOT 2 AND 3 DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT IN THE DIVIDING LINE BETWEEN SAID LOTS 2 AND 3 SAID POINT BEING 232.12 FEET SOUTHEASTERLY OF THE NORTHWESTERLY CORNER OF SAID LOT 2 (BEING ALSO THE MOST NORTHERLY CORNER OF SAID LOT 3: THENCE EASTERLY AT RIGHT ANGLES TO SAID DIVIDING LINE, A DISTANCE OF 45.0 FEET; THENCE NORTHERLY PARALLEL WITH SAID DIVIDING LINE 75.0 FEET; THENCE SOUTHWESTERLY TO A POINT IN THE EASTERLY LINE OF SHERIDAN ROAD, SAID POINT BEING 75.0 FEET NORTHWESTERLY OF (MEASURED ALONG SHERIDAN ROAD) THE INTERSECTION OF SAID EASTERLY LINE OF SHERIDAN ROAD WITH A LINE WHICH IS 38.0 FEET NORTHWESTERLY OF AND PARALLEL WITH THE SOUTHEASTERLY LINE OF SAID LOT 3; THENCE SOUTHEASTERLY ALONG SAID EASTERLY LINE OF SHERIDAN ROAD, 75.00 FEET; THENCE EASTERLY ALONG A LINE WHICH IS 38.0 FEET NORTHWESTERLY OF AND PARALLEL WITH THE SOUTHEASTERLY LINE OF SAID LOT 3, 182 FEET MORE OR LESS TO THE PLACE OF BEGINNING, ALL IN BORN'S SUBDIVISION OF LOT "C" (EXCEPT THOSE PARTS THEREOF DEDICATED OR TAKEN FOR HIGHWAYS) IN THE SUBDIVISION OF ALL OF LOTS 1 TO 4, THE NORTH 24.7 FEET OF LOT 7 AND PART OF LOTS 5 AND 6, ALL IN OWNER'S SUBDIVISION OF PART OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT RERECORDED IN BOOK 81, PAGE 11 AND THE NORTH 24.7 FEET OF THE EAST 320.25 FEET OF THE SOUTHWEST 1/4 OF SAID SECTION 6, ALL IN COOK COUNTY, ILLINOIS.