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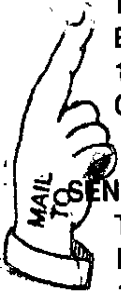
2002-11-12 15:31:47

Cook County Recorder 28.50

RECORDATION REQUESTED BY:
THE NATIONAL REPUBLIC
BANK OF CHICAGO
1201 W. Harrison St.
Chicago, IL 60607



WHEN RECORDED MAIL TO:
THE NATIONAL REPUBLIC
BANK OF CHICAGO
1201 W. Harrison St.
Chicago, IL 60607



SEND TAX NOTICES TO:
THE NATIONAL REPUBLIC
BANK OF CHICAGO
1201 W. Harrison St.
Chicago, IL 60607

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Leticia Victor
THE NATIONAL REPUBLIC BANK OF CHICAGO
1201 W. Harrison St.
Chicago, IL 60607

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 23, 2002, is made and executed between SUSHILA R. PATEL, whose address is 6401 HOFFMAN TERRACE, MORTON GROVE, IL 60053 (referred to below as "Grantor") and THE NATIONAL REPUBLIC BANK OF CHICAGO, whose address is 1201 W. Harrison St., Chicago, IL 60607 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 22, 1999 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Mortgage recorded 2/18/1999 with Cook County Recorder, doc. #99164285 & #99164286.

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

THE WEST 80 FEET OF LOT 11 (EXCEPT THE SOUTH 8 FEET THEREOF) IN BLOCK 2 IN THE CLEAVERVILLE ADDITION IN THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 3, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 625 EAST PERSHING ROAD, CHICAGO, IL 60653. The Real Property tax identification number is 20-03-201-009-0000

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

Principal increase to \$280,000.

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

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 4742007

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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 ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 23, 2002.

GRANTOR:

X Sushila R. Patel
SUSHILA R. PATEL, Individually

LENDER:

X [Signature]
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared SUSHILA R. PATEL, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

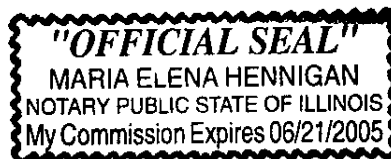
Given under my hand and official seal this 23rd day of September, 2002

By Maria Elena Hennigan

Residing at _____

Notary Public in and for the State of _____

My commission expires _____



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 4742007

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LENDER ACKNOWLEDGMENT

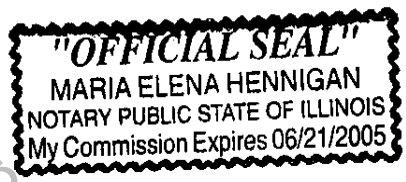
STATE OF Illinois)
COUNTY OF Cook) SS

On this 23rd day of September, 2002 before me, the undersigned Notary Public, personally appeared Edward Fitzgerald and known to me to be the 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 Maria Elena Hennigan Residing at

Notary Public in and for the State of

My commission expires



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