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2002-11-08 09:44:05
Cook County Recorder 28.50

RECORDATION REQUESTED BY:

CIB Bank
Northbrook Branch
1220 Meadow Rd.
Northbrook, IL 60062



0021237811

WHEN RECORDED MAIL TO:

CIB Bank
Northbrook Branch
1220 Meadow Rd.
Northbrook, IL 60062

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Stacy Kreuzscher, Loan Processor
CIB Bank
1220 Meadow Rd.
Northbrook, IL 60062

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 26, 2002, is made and executed between Frederic M. Ettner and Randi J. Ettner; Husband and wife (referred to below as "Grantor") and CIB Bank, whose address is 1220 Meadow Rd., Northbrook, IL 60062 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 6, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 11, 1998 in the Office of the Cook County Recorder as Document Number 98116169.

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

PARCEL 1: THAT PARTS OF LOTS 4, 5, 6, 7, 8 AND 9, TOGETHER WITH VACATED ALLEY LYING BETWEEN SAID LOTS IN BLOCK 47 IN THE ORIGINAL VILLAGE (NOW TOWN) OF EVANSTON, COOK COUNTY, ILLINOIS. DESCRIBED AS FOLLOWS: BEGINNING AT A POINT WHICH IS 80 FEET SOUTH OF THE NORTH LINE AND 126.74 FEET EAST OF THE WEST LINE OF SAID TRACT; THENCE SOUTHERLY 72.63 FEET TO A POINT 152.6 FEET SOUTH OF THE NORTH LINE AND 128.32 FEET EAST OF THE WEST LINE OF SAID TRACT; THENCE EAST PARALLEL TO AND 152.6 FEET SOUTH OF THE NORTH LINE OF SAID TRACT 128.32 FEET; THENCE NORTHERLY 72.68 FEET TO A POINT 80 FEET SOUTH OF THE NORTH LINE AND 253.48 FEET EAST OF THE WEST LINE OF SAID TRACT; THENCE WEST PARALLEL TO AND 80 FEET SOUTH OF THE NORTH LINE OF SAID TRACT 126.74 FEET TO THE POINT OF BEGINNING. IN SECTION 13, TOWNSHIP 41 NORTH, RANGE 13, AND SECTION 18, TOWNSHIP 14 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN. ALL IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENT FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, AS SET FORTH AND DEFINED IN THE DOCUMENTS RECORDED AS NUMBERS 12208852, 12221120 AND 12574689.

The Real Property or its address is commonly known as 1214 Lake Street, Evanston, IL 60201. The Real Property tax identification number is 11-18-319-006-0000

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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 JULY 26, 2002.

GRANTOR:

Frederic M. Etner, Individually

Frederic M. Etner

LENDER:

Randi J. Etner, Individually

Randi J. Etner

Authorized Signer

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 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.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:
The principal line amount has been increased from \$75,000.00 to \$130,000.00 and there is no maturity date on this mortgage. All other terms and conditions remain the same.

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF LAKE)

On this day before me, the undersigned Notary Public, personally appeared **Frederic M. Ettner and Randi J. Ettner, Husband and wife**, 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 26th day of July, 20 02

By Stacy L. Kreuscher Residing at ZION, ILLINOIS

Notary Public in and for the State of ILLINOIS

My commission expires 1.29.05



LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

On this _____ day of _____, _____ 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 _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____

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MODIFICATION OF MORTGAGE
(Continued)