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Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 06/25/2003 10:20 AM Pg: 1 of 5

RECORDATION REQUESTED BY:

OAK BROOK BANK
OAK BROOK OFFICE
1400 Sixteenth Street
Oak Brook, IL 60523

WHEN RECORDED MAIL TO:

OAK BROOK BANK
OAK BROOK OFFICE
1400 Sixteenth Street
Oak Brook, IL 60523

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

OAK BROOK BANK
1400 Sixteenth Street
Oak Brook, IL 60523

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 7, 2003, is made and executed between OAK BROOK BANK, AS SUCCESSOR TRUSTEE UNDER TRUST WHICH SHALL NOW BE KNOWN AS OAK BROOK BANK TRUST NO. A-797, whose address is 1400 16TH STREET, OAK BROOK, IL 60523; NOT PERSONALLY, BUT SOLELY AS TRUSTEE (referred to below as "Grantor") and OAK BROOK BANK, whose address is 1400 Sixteenth Street, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 19, 1999 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED SEPTEMBER 15, 1999 AS DOCUMENT NUMBER 99874738.

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

LOTS 26 AND 27 IN BLOCK 16 IN HULBERT DEVONSHIRE TERRACE, A SUBDIVISION IN THE SOUTH WEST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 23, 1924 IN BOOK 188 OF PLATS, PAGE 27 AS DOCUMENT 8432592 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1027 S. WESTERN AVE., PARK RIDGE, IL 60068. The Real Property tax identification number is 09-35-321-002 & 09-35-321-003

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

THE PRINCIPAL AMOUNT OF THE LOAN SECURED BY THE MORTGAGE IS INCREASED FROM \$150,000 TO \$270,000; THE INTEREST RATE IS CHANGED FROM PRIME MINUS .50% TO PRIME MINUS .51%; AND THE MATURITY DATE OF THE MORTGAGE IS EXTENDED FROM AUGUST 19, 2004 TO APRIL 7, 2013.

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

Lawyers Title Insurance Corporation

03-02848



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MODIFICATION OF MORTGAGE (Continued)

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 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 APRIL 7, 2003.

GRANTOR: This instrument is executed by OAK BROOK BANK, not personally but solely as Trustee, as aforesaid. All the covenants and conditions to be performed hereunder by OAK BROOK BANK are undertaken by it solely as trustee, as aforesaid and not individually, and no personal liability shall be asserted or be enforceable against OAK BROOK BANK by reason of any of the covenants, statements, representations or warranties contained in this instrument.

OAK BROOK BANK, AS SUCCESSOR TRUSTEE UNDER TRUST WHICH SHALL NOW BE KNOWN AS OAK BROOK BANK TRUST NO. A-797

By: [Signature]
OAK BROOK BANK

By: [Signature]
Authorized Signer for OAK BROOK BANK, AS SUCCESSOR TRUSTEE UNDER TRUST WHICH SHALL NOW BE KNOWN AS OAK BROOK BANK TRUST NO. A-797

LENDER:

X [Signature]
Authorized Signer

Proprietor of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

TRUST ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF DuPage) SS
)

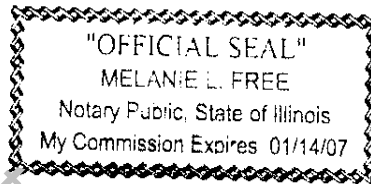
On this 8th day of May, 2003 before me, the undersigned Notary Public, personally appeared Adriana Quick and Betty Martinez OAK BROOK BANK, AS SUCCESSOR TRUSTEE UNDER TRUST WHICH SHALL NOW BE KNOWN AS OAK BROOK BANK TRUST NO. A-797

, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Melanie L. Free Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____



County Clerk's Office

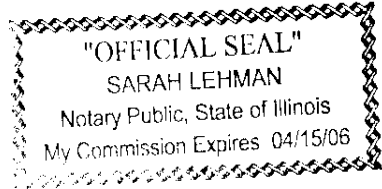
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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

COUNTY OF DuPage)



On this 7th day of April, 2003 before me, the undersigned Notary Public, personally appeared Dee Dee Djinovich and known to me to be the AVP, 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 Sarah Lehman Residing at Oak Brook

Notary Public in and for the State of Illinois

My commission expires April 15, 2006

DuPage County Clerk's Office

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WAIVER OF HOMESTEAD

Borrower: MICHAEL S. MAROUS
JANE MAROUS
1027 S. WESTERN AVE.
PARK RIDGE, IL 60068

Lender: OAK BROOK BANK
OAK BROOK OFFICE
1400 Sixteenth Street
Oak Brook, IL 60523

Party Waiving: MICHAEL S. MAROUS
JANE MAROUS
1027 S. WESTERN AVE.
PARK RIDGE, IL 60068

We are signing this Waiver of Homestead for the purpose of expressly releasing and waiving all rights and benefits of the homestead exemption laws of the State of Illinois as to all debts secured by the Mortgage dated April 7, 2003 from OAK BROOK BANK, AS SUCCESSOR TRUSTEE UNDER TRUST WHICH SHALL NOW BE KNOWN AS OAK BROOK BANK TRUST NO. A-797, whose address is 1400 16TH STREET, OAK BROOK, IL 60523; NOT PERSONALLY, BUT SOLELY AS TRUSTEE, to Lender with respect to the following real property located in COOK County, Illinois, legally described as follows: LOTS 26 AND 27 IN BLOCK 16 IN HULBERT DEVONSHIRE TERRACE, A SUBDIVISION IN THE SOUTH WEST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 23, 1924 IN BOOK 188 OF PLATS, PAGE 27 AS DOCUMENT 8432592 IN COOK COUNTY, ILLINOIS.

Address: 1027 S. WESTERN AVE.
PARK RIDGE, IL 60068

PIN: 09-35-321-002 & 09-35-321-003

EACH UNDERSIGNED PARTY ACKNOWLEDGES HAVING RECEIVED, READ AND UNDERSTOOD THIS WAIVER OF HOMESTEAD, THIS WAIVER OF HOMESTEAD IS DATED APRIL 7, 2003.

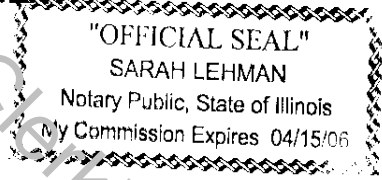
PARTY WAIVING:

x [Signature]
MICHAEL S. MAROUS, Individually

x [Signature]
JANE MAROUS, Individually

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF DePage)



On this day before me, the undersigned Notary Public, personally appeared MICHAEL S. MAROUS and JANE MAROUS, to me known to be the individuals described in and who executed the Waiver of Homestead, and acknowledged that they signed the Waiver as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 7th day of April, 2003

By Sarah Lehman Residing at Oak Brook

Notary Public in and for the State of Illinois

My commission expires April 15, 2006