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RECORDATION REQUESTED BY:

Harris Bank Frankfort
690 N. LaGrange Road
Frankfort, IL 60423

Doc#: 0330229226
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 10/29/2003 12:05 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Harris Bank/BLST
Attn: Collateral management
P.O. Box 2880
Chicago, IL 60690-2880

HE H 22063561

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Jennifer Maddox, Documentation Specialist
Harris Bank/BLST
311 W. Monroe St., 14th Floor
Chicago, IL 60606

4/18

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 10, 2003, is made and executed between Harry L. Johnson, and Henrietta Johnson, his wife, whose address is 19709 Lake Lynwood Drive, Lynwood, IL 60411; Joint Tenants with right of survivorship (referred to below as "Grantor") and Harris Bank Frankfort, whose address is 690 N. LaGrange Road, Frankfort, IL 60423 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 25, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and an Assignment of Rents recorded on February 3, 2003 as Document #0030161186 and Document #0030161184 in the Cook County Recorder's Office, as may be subsequently modified from time to time.

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

THE WEST 1/2 OF LOTS 3 AND 4 AND ALL OF LOTS 5 AND 6 IN BLOCK 2 IN TORRENCE AVENUE ADDITION TO BURNHAM, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 (EXCEPT THE RAILROAD RIGHT OF WAY) OF SECTION 6, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAM, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 14507 Torrence Avenue, Burnham, IL 60633. The Real Property tax identification number is 30-06-311-031-000, 30-06-311-006-0000 & 30-06-311-005-0000

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

This Modification of Mortgage reflects the following: (1) that the above referenced Mortgage now secures a Promissory Note dated January 25, 2003 in the original principal amount of \$212,257.39 to Lender bearing a fixed interest rate and a Promissory Note dated October 10, 2003 in the original loan amount of \$25,000.00 to Lender bearing an interest rate of Lender's Prime variable plus 1.00% together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Promissory Note; (2) at no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the mortgage, exceed the amount of \$237,257.39. (3)

BOX 333-CTI

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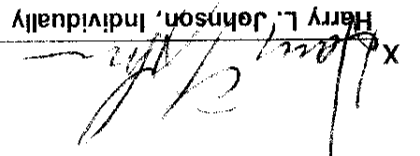
Property of Cook County Clerk's Office

This Modification of Mortgage reflects that the maturity date referenced in the Mortgage is hereby amended to remain continuous and without interruption. All other terms and conditions remain the same.

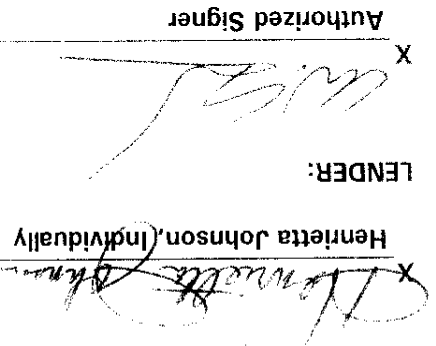
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in 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 OCTOBER 10, 2003.

GRANTOR:

X
 Harry L. Johnson, Individually


LENDER:

X
 Henrietta Johnson, Individually


Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 87401

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

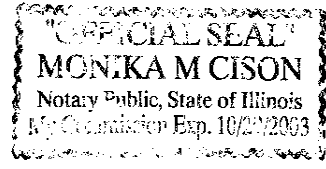
On this day before me, the undersigned Notary Public, personally appeared **Harry L. Johnson and Henrietta Johnson, Joint Tenants with right of survivorship**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification 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 October, 2003.

By Monika M. Cison Residing at Orland Park, IL

Notary Public in and for the State of Illinois

My commission expires 10/29/2003



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

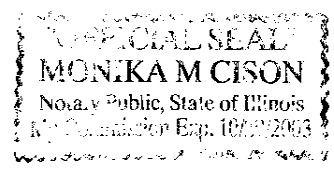
On this 21st day of October, 2003 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____

_____, 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 Monika M. Cison Residing at Orland Park, IL

Notary Public in and for the State of Illinois

My commission expires 10/29/2003



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Loan No: 87401

MODIFICATION OF MORTGAGE

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