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Cook County Recorder 29.50



LAKESIDE BANK  
55 WEST WACKER DRIVE  
CHICAGO, ILLINOIS 60601

150131 903-305

MEMORANDUM OF SECOND MODIFICATION

In accordance with and subject to the terms and conditions of that certain Loan Modification Agreement between each of the undersigned of (if a Trustee) its beneficiaries, of even date herewith and hereby incorporated herein by reference, the following described Mortgages, each executed by one or more of the undersigned "Mortgagors" in favor of the undersigned "Mortgagee", have been modified to reflect that, with respect to a certain Loan or the guaranties thereof which are secured by the Mortgages, the rate of interest payable under the Note evidencing the Loan has been reduced, and the maturity of said Note has been extended to October 25, 2003.

The Mortgages are each dated October 24, 1988 and recorded with the Cook County Recorder of Deeds on October 25, 1988 and further modified October 25, 1993 and recorded with the Cook County Recorder of Deeds on November 30, 1993 as Document Number 93970500, and the respective parcels of Real Estate which are the subjects thereof are legally described in attached Exhibit "A".

This Memorandum may be simultaneously executed in several counterparts, each of which shall be an original and all of which shall constitute but one and the same instrument.

Dated: October 25, 1998

**MORTGAGEE:**

LAKESIDE BANK

BY: [Signature]  
ITS: Branch Vice President

Attest: [Signature]

**MORTGAGORS:**

[Signature]  
William Tam

[Signature]  
Amy Tam

Cook County Clerk's Office

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Lakeside Bank, not personally, but as Trustee under Trust Agreement Number 10-1373

BY: *Vincent J. P. [Signature]*

ITS: **VICE - PRESIDENT & TRUST OFFICER**

Attest: *[Signature]*

American National Bank and trust Company of Chicago, not personally, but as Trustee under Trust Agreement Number 62616

BY: *[Signature]*

ITS:

Attest: *[Signature]*

Property of Cook County

Prepared by:

Donna J. Reinke  
Lakeside Bank  
55 West Wacker Drive  
Chicago, Illinois 60601

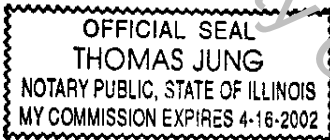
SEE RIDER ATTACHED HERETO  
AND MADE A PART HEREOF.

**This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.**

Trustee

STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

The foregoing Instrument was acknowledge before me by  
VINCENT Tolve, the Vice Pres. Trust Off. of, and  
SUZANNE HENSON, the ASST VP. & ASST TRUST OFF.,  
LAKESIDE BANK, an Illinois Banking Corporation, on behalf of the  
Corporation, on this 25th day of NOVEMBER, 19 98.



[Signature]  
NOTARY PUBLIC

Commission Expires:

I, CYNTHIA K. HARRIS, a Notary Public in and  
for said County, in the State aforesaid, do hereby certify that  
GREGORY S. KASPRZYK, VICE PRESIDENT and Anthony A. DiMonte

TRUST OFFICER for AMERICAN NATIONAL BANK & TRUST Co.  
as Trustee, and not personally, under Trust Agreement dated  
10/26/84 and known as Trust# 62616 are personally  
known to me to be the same persons whose names are subscribed to the  
foregoing instrument, appeared before me this day in person and  
acknowledged that he signed, sealed and delivered the said instrument  
as their own free and voluntary act, for the uses and purposes  
therein set forth on this 25th day NOVEMBER, 19 98.



[Signature]  
NOTARY PUBLIC

My Commission Expires:

EXHIBIT "A"

Mortgage Doc. No. 88490992

PARCEL 1/ THAT PART OF THE EAST 30 ACRES SOUTH OF THE CALUMET FEEDER IN THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE 444 FEET WEST OF THE SOUTHEAST CORNER OF SAID SOUTHEAST 1/4; THENCE WEST ON THE SOUTH LINE OF SAID SOUTHEAST 1/4, 84 FEET; THENCE NORTH PARALLEL WITH THE EAST LINE OF SAID SOUTHEAST 1/4, 396 FEET; THENCE EAST PARALLEL WITH THE SOUTH LINE OF SAID SOUTHEAST 1/4, 84 FEET; THENCE SOUTH PARALLEL WITH THE EAST LINE OF SAID SOUTHEAST 1/4, 396 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

2.11.12

Mortgage Doc. No. 88497095

PARCEL 3:/ LOT 43 IN BLOCK 2 IN DAVID DAVIS SOUTH ADDITION BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, (EXCEPT THE EAST 83 FEET THEREOF) IN COOK COUNTY, ILLINOIS.

2.11.12

Mortgage Doc. No. 88490997

PARCEL 4:/ LOT 5 IN ALLEN C. LEE'S SUBDIVISION, BEING A RESUBDIVISION IN THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

2.11.12

PARCEL 5: EASEMENT FOR INGRESS AND EGRESS APPURTENTANT TO AND FOR THE USE AND BENEFIT OF PARCEL 4 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 27506504, AS AMENDED, IN COOK COUNTY, ILLINOIS.

PIN No. and Address:

Parcel 1: 23-14-400-032 8048 W. 111th St., Palos Hills, IL

Parcel 3: 17-28-323-030 2912 S. Normal Ave., Chicago, IL

Parcel 4: 17-28-212-062 321-F West 23rd St., Chicago, IL

Property of Cook County Clerk's Office

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## GENERAL RIDER

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the representations, covenants, undertakings and agreements herein made on the part of **LAKESIDE BANK**, Trustee, while in form purporting to be the representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal representations, covenants, undertakings and agreements by the **LAKESIDE BANK**, Trustee, or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said **LAKESIDE BANK**, Trustee, not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against the **LAKESIDE BANK**, either individually or in its capacity as Trustee or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any representation, covenant, undertaking or agreement of the said **LAKESIDE BANK**, Trustee, in this instrument contained either expressed or implied, all such personal liability, if any, being expressly waived and released.

County Clerk's Office