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Cook County Recorder

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LOFI
Accomodation Recording
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RECORDATION REQUESTED BY:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

George Zervos and Niki Zervos
7819 Maple Street
Morton Grove, IL 60053

FOR RECORDER'S USE ONLY

3

This Modification of Mortgage prepared by: American Nat'l Bank & Trust Co. of Chgo
1901 S. Meyers Road, Suite 440
Oakbrook Terrace, IL 60181



American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 1, 1998, BETWEEN George Zervos and Niki Zervos, his wife, in joint tenancy, (referred to below as "Grantor"), whose address is 7819 Maple Street, Morton Grove, IL 60053; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 133 West Grand Avenue, Bensenville, IL 60106.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 14, 1997 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded July 21, 1997 as Document #97522614 in Cook County, Illinois

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

LOT 59 AND THE WEST 10 FEET OF LOT 58 IN SECOND ADDITION TO MORTON AIRE, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 7819 Maple Street, Morton Grove, IL 60053. The Real Property tax identification number is 09-13-112-038.

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

THE PER ANNUM INTEREST RATE IS HEREBY CHANGED TO 6.00% AND THE MATURITY DATE IS EXTENDED TO NOVEMBER 1, 2005.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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

BOX 333-611

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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X George Zervos
George Zervos

X Niki Zervos
Niki Zervos

LENDER:

American National Bank & Trust Co. of Chicago

By: Carol Jensen
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) ss
COUNTY OF DuPage)

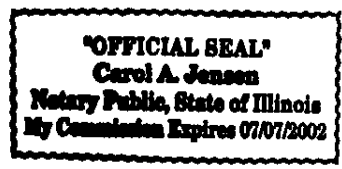
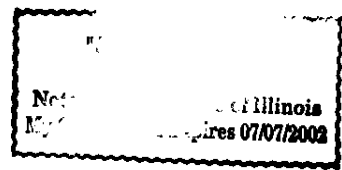
On this day before me, the undersigned Notary Public, personally appeared George Zervos and Niki Zervos, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 2nd day of NOVEMBER, 19 98.

By Carol Jensen Residing at _____

Notary Public in and for the State of IL

My commission expires 7/7/02



LENDER ACKNOWLEDGMENT

STATE OF IL)

COUNTY OF DuPage) ss

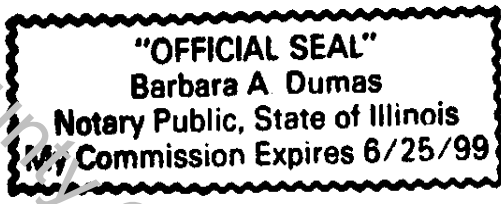
On this 2ND day of NOVEMBER, 19 98, before me, the undersigned Notary Public, personally appeared CAROL A JENSEN and known to me to be the ASSISTANT VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary 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 Barbara A. Dumas Residing at DuPage County

Notary Public in and for the State of IL

My commission expires 6/25/99

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[IL-G201 GZERVOS.LN R10.OVL]



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My Commission Expires 08/20/20
Notary Public for Cook County
TERRILL & ASSOCIATES
"OFFICIAL SEAL"

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