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1998-12-28 13:22:11
Cook County Recorder 25.00

RECORDATION REQUESTED BY:
COLE TAYLOR BANK
4000 Broadview Village Square
Broadview, IL 60153

WHEN RECORDED MAIL TO:
Cole Taylor Bank
Loan Services
P.O. Box 909743
Chicago, IL 60690-9743

SEND TAX NOTICES TO:
Steve Stevens and Dorothy Stevens
7737 W. Taylor Street
Forest Park, IL 60130



FOR RECORDER'S USE ONLY

H98055023

This Modification of Mortgage prepared by: Cole Taylor Bank (Loan Services - IL)
P.O. Box 909743
Chicago IL 60690-9743

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 16, 1998, BETWEEN Steve Stevens and Dorothy Stevens, his wife, as joint tenants, (referred to below as "Grantor"), whose address is 7737 W. Taylor Street, Forest Park, IL 60130; and COLE TAYLOR BANK (referred to below as "Lender"), whose address is 4000 Broadview Village Square, Broadview, IL 60153.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 20, 1997 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded in the Cook County Recorder's Office on December 23, 1997 as Document Number 97965108 and modified by Modification of Mortgage dated April 3, 1998 and recorded in the Cook County Recorder's Office on April 15, 1998 as Document Number 98299057

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

THE SOUTH 1/2 OF LOT 4 (EXCEPT THE WEST 141.00 FEET) IN KISTENBROKER AND HASSE'S SUBDIVISION O FBLOCK 16 IN DUNLOP'S ADDITION TO AOK PARK, A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 AND THAT PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 LYING EAST OF THE DES PLAINES AVENUE OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7737 W. Taylor Street, Forest Park, IL 60130. The Real Property tax identification number is 15-13-308-021.

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

The credit limit of the "Home Equity Credit Agreement," Note and Disclosure" secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$25,000.00 to \$51,000.00. 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 \$102,000.00.

The index currently is 7.75% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate 3.500 percentage points above the index.

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

BOX 333-CT1

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.

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

GRANTOR:

X Steve Stevens
Steve Stevens

X Dorothy Stevens
Dorothy Stevens

LENDER:

COLE TAYLOR BANK

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

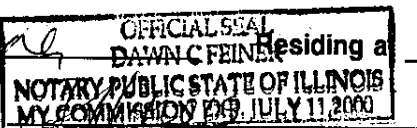
COUNTY OF Cook) ss

On this day before me, the undersigned Notary Public, personally appeared **Steve Stevens and Dorothy Stevens**, 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 22nd day of Dec, 1998.

By [Signature] Residing at 5505 W 79th St, Burbank

Notary Public in and for the State of



My commission expires 7/11/00

11-11-98

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

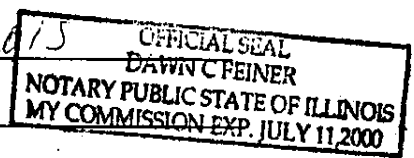
COUNTY OF Cook) ss

On this 22nd day of Dec, 19 98, before me, the undersigned Notary Public, personally appeared J. B. VINSON and known to me to be the 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 Dawn C Feiner Residing at 5505 W 79th, Burbank

Notary Public in and for the State of Illinois

My commission expires 7/11/00



Cook County Clerk's Office