

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT made and entered into as of the 31st day of AUGUST , 19 90 by and between JOHN F. STEWART and DALEANNE STEWART, his wife ("Borrower"), and
COMMUNETY BANK AND TRUST COMPANY OF EDGEWATER, A STATE BANKING CORPORATION, WITH ITS OFFICE LOCATED AT 5340 N. CLARK STREET, CHICAGO, ELLINOTS 60640 ("BANK")
WITNESSETH THAT:
Borrower has executed and delivered a Home Equity Line of Credit Agreement and Disclosure Statement (the "Agreement") dated 80VEASES, 1988 with a Maximum Credit Amount in the amount of \$ 15,000.00* from Bank to Borrower; and *INCREASED TO \$25,000.00* AS PER MORTGAGE MODIFICATION DATED MARCH 18, 1989 RECORDED AS #89145558. Borrower has delivered to Bank a Mortgage (the "Mortgage") dated NOVEMBER 05, 1989 encumbering certain real property (the "Property") located in 600K County, Illinois, which Mortgage was recorded on DECEMBER 09, 1988 in the office of the Recorder of Deeds, 600K County, Illinois as Document Number 88567932 for the purpose of securing the repayment of Borrower's obligation to Bank under the Agreement and such Mortgage. The Property is legally described as follows:
LOT 33 IN BLOCK 60 IM RAVENSWOOD MANOR BEING A SUBDIVISION OF PART OF THE NORTH 1/2 OF SECTION 13, TOWNSHIP 40 NORTH, DANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, GLINOTS
and has the common address of 4437 N. RICHMAND, CHICAGO, ILLINOIS 60625 ("Property Address"); and has the permanent index number of

13-13-130-008.

Borrower has requested that Bank increase the Credit Limit on the Loan from \$25,000.00** to \$50,000.00 and Pank is willing to do so provided Borrower executes an Amendment to Agreement and such further documents as Bank may require and that the original Mortgage is modified in the manner hereinafter set forth and, subject to the terms, provisions and conditions hereinafter contained.

In consideration of the foregoing and of the mutual covenants herein contained, the receipt and sufficiency of which are hereby acknowledged, the parties hereto hereby agree as follows:

The first page of the Mortgage is hereby amended by deleting Maximum Principal sum of $\frac{25,000.00**}{50,000.00}$ and replacing it with a Maximum Principal Sum of $\frac{50,000.00}{50,000.00}$.

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- 2. Wherever in the Mortgage or any other instrument evidencing, securing and guaranteeing the Loan (herein together called "Loan Documents") reference is made to any other of the Loan Documents, such reference shall be deemed a reference to the Loan Documents as hereby modified and amended.
- In all other respects except as modified herein, the Loan Documents remain unmodified and in full force and effect.

The parties have executed this Mortgage Modification Agreement on and as of the date first above written at ____ CHICAGO , Illinois. Open Open Col

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ATTEST:

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STATE OF ILLINOIS)
COUNTY OF COOK)
I, THE UNDERSIGNED , a Notary Public in and for
said County, in the State aforesaid, DO HEREBY CERTIFY THAT JOHN F. STEWART and DALE ANNE STEWART, his wife personally known to me to be the same person(s) whose name(s) (is) (are) subscribed to
the foregoing instrument, appeared before me this day in Derson
and acknowledged that signed, sealed and delivered
the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth, including the release and
waiver of the release and waiver of the right of homestead.
AUGUST , 19 90 my hand and notarial seal this 31st day of
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C ALBERT P. UCINC Y
NOTARY PUBLIC STATE OF ILLINOIS My commission expires: 15/25/23 My commission expires: 15/25/23
STATE OF ILLINOIS)
COUNTY OF COOK)
T THE HADDER LOADS A NOTATY Public in and for
said County, in the State aforesaid, DJ HEREBY CERTIFY THAT GREG CROMWELL. A Notary Public in and for said County, in the State aforesaid, DJ HEREBY CERTIFY THAT OREG CROMWELL. A Notary Public in and for said County, in the State aforesaid, DJ HEREBY CERTIFY THAT OREG CROMWELL. A Notary Public in and for said County, in the State aforesaid, DJ HEREBY CERTIFY THAT
and KENDON T. BIRCHARD PRESIDENT
of said Corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing
Instrument as such VICE PRESIDENT and PRESIDENT respectively,
appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and
voluntary act and as the free and voluntary act of said
Corporation, for the uses and purposes therein set forth; and the said then and there acknowledged and he/she aid affix
said corporate seal to said instrument as his/her own rice and
voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.
GIVEN under my hand and notarial seal this 31st day of
" OFFICIAL SEAL " Notary Public Notary Public
ALBERT F. JUNG NOTARY PUBLIC. STATE OF ILLINOIS MY COMMISSION EXPIRES 10/25/93 My Commission Expires: 10/25/93
Luciania de la constanta de la
This instrument was prepared by and should be returned to: Mull to:
ATTN: ALBERT F. JUNG COMMUNITY BANK & TRUST

5340 North Clark Street

Chleago, Illinois 60640

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