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MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT is made this 20th day of March, 1991, by and between COMMERCIAL NATIONAL BANK OF BERWYN, A NATIONAL BANKING CORPORATION the owner of the note and mortgage hereinafter described, and Richard Kucera and Nancy Kucera, his wife (J), representing themselves to be the owners of the real estate hereinafter and in said mortgage described ("owner").

In consideration of the mutual promises of the parties hereto, the parties hereby agree to increase the line of credit amount to \$ 50,000.00 in the note or notes of COMMERCIAL NATIONAL BANK OF BERWYN dated January 30th, 1990, ("note"), secured by a mortgage ("mortgage") recorded on February 13th, 1990, in the office of the recorder of deeds of Cook County, Illinois, as document No. 90070336 conveying to the bank certain real estate in Cook County, Illinois, described as follows:

Lot 9 in Block 4 in Arthur T. Intosh's 26th Street Addition being a subdivision of the West 58 acres (except that part thereof conveyed to the Chicago, Madison and Northern Railroad company and except the South 38 feet thereof) of the South 58 acres of the North West 1/4 of Section 25, Township 39 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

DEPT-01 RECORDING \$1.00
T#8808 TRAN 8170 05/03/91 11:45:00
#0249 #1 #--91--208187
COOK COUNTY RECORDER

DEPT-01 RECORDING \$14.29
T#8888 TRAN 8169 05/03/91 11:44:00
#0248 #H #--91--208187
COOK COUNTY RECORDER

P.I.N. 15-25-120-016

COMMON ADDRESS 2434 S. Westover
North Riverside, Illinois 60546

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This agreement is supplementary to the Mortgage. All provisions of the Mortgage and Note, including the right to declare principal and accrued interest due for any cause specified in the Mortgage or Note, shall remain in full force and effect. The terms and conditions of this Agreement and the Note or Mortgage. The Owner agrees to perform all the covenants of the grantor or grantors in the Mortgage. The provisions of this Agreement shall inure to the benefit of any holder of the Note and shall bind the heirs, personal representatives and assigns of the Owner. This agreement shall be governed and construed in accordance with the laws of the State of Illinois. The Owner hereby waives and releases all rights and benefits accruing under and by virtue of any and all statutes of the State of Illinois providing for the exemption of homesteads from sale on execution or otherwise and all other interest in the above described real estate, including, without limitations, and exemptions the Owner may have under any state or federal bankruptcy or insolvency laws in the above described real estate.

This loan is payable in full on January 30th, 1994. At maturity, you must repay the entire principal balance of the loan and unpaid interest then due. The Bank is under no obligation to refinance the loan at that time. You will, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender, which may be the bank you have this loan with, willing to lend you the money. If you refinance this loan at maturity, you may have to pay some or all of the closing costs normally associated with a new loan even if you obtain refinancing from the same bank.

IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this Agreement the day and year first above written.

COMMERCIAL NATIONAL BANK OF BERWYN

BY: Lori A. Jozefik
Lori A. Jozefik, Asst. Vice President

ATTEST: James A. Cairo
James A. Cairo, Asst. Secretary

OWNER:

(X) Richard J. ...

(X) Nancy ...

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