

MORTGAGE MODIFICATION AGREEMENT

AGREEMENT dated as of June 10, 1991 between Collin James,
an unmarried person ("Borrower"), and First Illinois Bank
of Evanston, N.A. ("Bank").

\$ 16.00

RECITALS

A. Borrower is indebted to Bank in the principal amount of
Thirty Four Thousand Nine Hundred Fifty & no/100 Dollars
(\$34,950.00) as evidenced by Mortgage Note ("NOTE") dated
as of December 21, 1990, which Note is secured by a Mortgage
Security Agreement and Financing Statement ("Mortgage") and
Assignment of Rents applicable to the property commonly known
as 1620 Darrow, Evanston, Illinois, legally described on
"Exhibit A" attached hereto which documents were recorded
with the Cook County Recorder of Deeds on January 2, 1991 as
Document Nos. 91000185 and 91000186.

B. Borrower has requested the following:

- 1) Extension of the maturity date of the existing Mortgage
Note dated December 21, 1990 from the upcoming maturity
date of June 21, 1991 to August 1, 1991.
- 2) Increase the existing indebtedness from Thirty Four
Thousand Nine Hundred Fifty & no/100 Dollars (\$34,950.00)
to Forty One Thousand and No/100 (\$41,000.00).

Bank is willing to grant such extension and increase in the
indebtedness pursuant to the terms and provisions of the
Agreement and the Mortgage Note dated June 10 1991 in the
principal amount of Forty One Thousand and No/100 (\$41,000.00)
("Replacement Note").

NOW THEREFORE, in consideration of the above Recitals, the parties
hereto do hereby acknowledge and agree as follows:

1. Borrowers does hereby acknowledge that the Mortgage and
Assignment of Rents and other applicable Security Documents
are in full force and effect.
2. The mortgage, Assignment of Rents and other Security Documents
are hereby modified to provide that such instruments are also
granted as collateral security for repayment of the Replacement
Note.
3. In all other respects, the Mortgage, Assignment of Rents and
other applicable Security Documents are hereby ratified and
reaffirmed.

THIS DOCUMENT WAS PREPARED BY & SHOULD
BE RETURNED TO:

DOUGLAS W. DANESSE
First Illinois BANK OF EVANSTON
800 Davis St
EVANSTON, IL 60201

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02257
FBI TITLE GUARANTY ORDER #

91295121

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Property of Cook County Clerk's Office

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Dated at Evanston, Illinois as of the date first above written.

FIRST ILLINOIS BANK OF
EVANSTON, N.A.

By Collin James
Collin James

By DW
Its
DOUGLAS W. DANCER
ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Under signed, a notary public in and for the state
and county aforesaid, DO HEREBY CERTIFY, that Douglas W. Dancer,

Asst. V.P. of First Illinois Bank of Evanston, N.A.,
personally appeared before me in person and acknowledged that he
signed the foregoing instrument as the free and voluntary act, and
as the free and voluntary act of said Bank, not personally but as
Trustee aforesaid, and caused the corporate seal of said Bank to be
affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this 14th day of June, 1991.

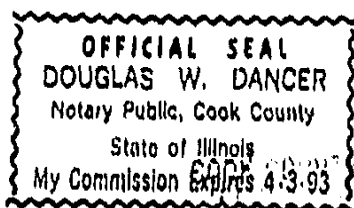


Karen Kaisto
Notary Public

STATE OF ILLINOIS)
) My Commission Expires 01-02-94
COUNTY OF COOK)

I, Douglas W. Dancer, a notary public in and for the state and county
aforesaid, DO HEREBY CERTIFY, that Collin James, personally
appeared before me and acknowledged that he signed the
foregoing instrument as his free and voluntary act, for the
uses and purposes therein set forth.

Given under my hand and seal this 14th day of June, 1991.



DW
Notary Public

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EXHIBIT "A"

LOT 6 IN WILSON'S SUBDIVISION OF LOTS 1, 2, 3, 4 AND 5 OF BLOCK 4 IN HINMAN'S ADDITION TO EVANSTON, IN SECTION 13, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # 10-13-400-015

PROPERTY ADDRESS:

1620 DARROW

EVANSTON ILLINOIS

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EX-101514