

RECORDATION REQUESTED BY:

HERITAGE BANK OAK LAWN
6001 WEST 95TH STREET
OAK LAWN, IL 60453

COOK COUNTY ILLINOIS

1991 JUL 27 AM 10:39

91362384

WHEN RECORDED MAIL TO: & Prepared By:

HERITAGE BANK OAK LAWN
6001 WEST 95TH STREET
OAK LAWN, IL 60453

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SEND TAX NOTICES TO:

JOHN W. CROTTY and MARGARET CROTTY
3930 W. 102ND PLACE
CHICAGO, IL 60642

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JUNE 27, 1991, BETWEEN JOHN W. CROTTY and MARGARET CROTTY, husband and wife, (referred to below as "Grantor"), whose address is 3930 W. 102ND PLACE, CHICAGO, IL 60642; and HERITAGE BANK OAK LAWN (referred to below as "Lender"), whose address is 6001 WEST 95TH STREET, OAK LAWN, IL 60453.

MORTGAGE. Grantor and Lender have entered into a mortgage dated March 13, 1990 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded March 23, 1990 as document #90130135.

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

Lot 45 in Talley's corner a subdivision of part of the South West 1/4 of Section 11, Township 37 North, Range 13, East of the Third Principal Meridian, according to the plat thereof recorded December 16, 1983 as Document 2689791, in Cook County, Illinois

The Real Property or its address is commonly known as 3930 W. 102ND PLACE, CHICAGO, IL 60642. The Real Property tax identification number is 24-11-303-008.

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

Principal increase to \$21,172.22, all other terms remain unchanged.

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 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 John W. Crotty
JOHN W. CROTTY

X Margaret Crotty
MARGARET CROTTY

LENDER:

HERITAGE BANK OAK LAWN
By Mary Anne Hackett
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) ss

On this day before me, the undersigned Notary Public, personally appeared JOHN W. CROTTY and MARGARET CROTTY, 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 27th day of June, 1991
by Mary Anne Hackett Residing at 6001 W. 95th St, Oak Lawn
Notary Public in and for the State of Illinois My commission expires Aug. 14, 1994

"OFFICIAL SEAL"
Mary Anne Hackett
Notary Public, State of Illinois
My Commission Expires Aug. 14, 1994

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BOX 15

BOX 15

LENDER ACKNOWLEDGMENT

STATE OF Illinois

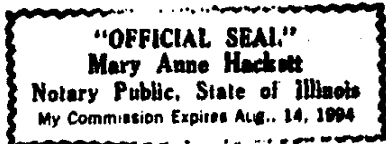
COUNTY OF Cook

On this 27th day of June, 1991, before me, the undersigned Notary Public, personally appeared Mary S. Crowe 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 Mary Anne Hackett Residing at 6001 W. 95th Oak Lawn

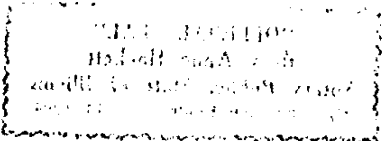
Notary Public in and for the State of Illinois My commission expires August 14, 1994

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