

93870420  
**UNOFFICIAL COPY**  
MODIFICATION AGREEMENT

23

THIS INDENTURE, made this 1st day of October, 1993, by and between HARRIS BANK WINNETKA N.A., the owner of the mortgage or trust deed hereafter described, and Eva A. Adams, divorced and not since remarried, representing himself, herself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"), WITNESSETH:

A001821J

1. The parties hereby agree to modify said indebtedness originally evidenced by the principal promissory note dated August 4, 1992 secured by a mortgage or trust deed in the nature of a mortgage recorded in the office of the records of Cook County, State of Illinois, as document number 92596606 conveying to Harris Bank Winnetka N.A. certain real estate in Cook County, Illinois described as follows:

Lot 3 in Theo. Scheurmann's Subdivision of Lots 7 and 8 in Block 3 in Inverness a Subdivision of Blocks 1 to 8, 11, 12 and 13 in Westerfield's Addition to Wilmette in the East 35.71 Chains of Lot 1 in North Section Quilmette Reserve, in Cook County, Illinois.

P.S.T.N. 05-35-101-033-0000  
344 Washington  
Wilmette, IL 60091

2. The amount remaining unpaid on the indebtedness is 109,453.86

3. Said remaining indebtedness of \$ 109,453.86 shall be paid in consecutive monthly payments of 656.23 (\$ 656.23) beginning November 1, 1993 and on the 1st day of each month thereafter until said note is fully paid, except that the final payment, if not sooner paid shall be due on the 1st day of October 1996, and the Owner in consideration of such modification promises and agrees to pay the principal sum secured by said mortgage or trust deed as and when therein provided, as hereby modified and to pay interest thereon until maturity of said principal sum as hereby modified at the rate of 6.00 percent per annum and to pay both principal and interest in the coin or currency provided for in the mortgage or trust deed hereinabove described, but if that cannot be done legally then in the most valuable legal tender of the United States of America current on the due date thereof, or the equivalent in value of such legal tender in other United States currency, at such banking house or trust company in the Village of Winnetka as the holder or holders of the said principal note or notes may from time to time in writing appoint, and in default of such appointment then at Harris Bank Winnetka N.A.

4. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as herein provided, or if default in the performance of any other covenant of the Owner shall continue for twenty days after written notice thereof, the entire principal sum secured by said mortgage or trust deed, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, become and be due and payable, in the same manner as if said modification had not been granted.

5. The agreement is supplementary to said mortgage or trust deed. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause expressly provided for, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage or trust deed. The provisions of this indenture shall inure to the benefit of any holder of said principal note or notes and interest notes and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

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

HARRIS BANK WINNETKA N.A.

BY: [Signature]  
VICE PRES

X Eva A. Adams  
Eva A. Adams

ATTEST: [Signature]  
VICE PRES

This instrument prepared by Barbara Custer, Harris Bank Winnetka N.A.,  
520 Green Bay Road, Winnetka, Illinois 60093.

Box 333

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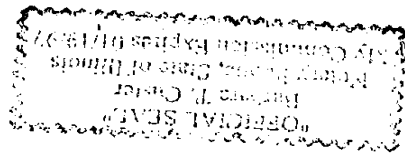
COOK COUNTY, ILLINOIS  
SILENCE FOR DECEASED

NOTARY PUBLIC

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Property of Cook County

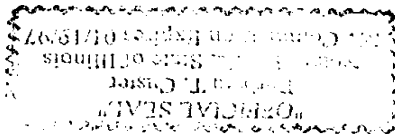


Notary Public

*Barbara T. Gault*

GIVEN under my hand and notarial seal this 1st day of October 1993.

I have signed a Notary Public in and for said Cook County in the State aforesaid, DO HEREBY CERTIFY THAT Barbara T. Gault Vice President of HARRIS BANK MINNETKA N.A. and Ann Marie T. Gault Loan Officer 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 Loan Officer 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 Loan Officer then and there acknowledged that, as custodian of the corporate seal of said Corporation, he did affix said corporate seal to said instrument as his own free and voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.



Notary Public

*Barbara T. Gault*

GIVEN under my hand and notarial seal this 1st day of October 1993.

I have signed a Notary Public in and for said Cook County in the State aforesaid, DO HEREBY CERTIFY THAT Ann A. Adams Vice President of HARRIS BANK MINNETKA N.A. and Ann Marie T. Gault Loan Officer 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 Loan Officer respectively, appeared before me this day in person and acknowledged that they 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 right of homestead.

STATE OF ILLINOIS

COUNTY OF COOK

*Ann A. Adams*