

# UNOFFICIAL COPY



THIS INSTRUMENT PREPARED BY:

WHEN RECORDED MAIL TO  
HOME SAVINGS OF AMERICA  
P.O. BOX 7075  
PASADENA, CALIFORNIA 91109-7075  
Loan No.

**93193584**

DEPT-01 RECORDING \$23.50  
T#4444 TRAN 5794 03/15/93 15:33:00  
#0156 \* - 93 - 193584  
COOK COUNTY RECORDER

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## MODIFICATION TO MORTGAGE

This Modification to Mortgage (the "Modification") is made this 4th day of September, 1992 between Tom Stergiannis and Elizabeth D. Stergiannis, Husband and Wife

("Borrower"), whose address is 4057 N. Oakley Avenue, Chicago, Illinois 60618

and HOME SAVINGS OF AMERICA, F.A. a corporation ("Beneficiary"), and is entered into with reference to the following facts:

- A. Borrower is obligated on a loan held by Beneficiary (or Beneficiary's successor), which loan is secured by a Mortgage which was recorded on April 22, 1992 as 92270268 in Book Page of the Official Records of the County of Cook State of Illinois (the "Mortgage").
- B. Covenant 24 "Future Advances" of the Mortgage permits Beneficiary, at the request of Borrower, to make additional advances to Borrower which are evidenced by promissory notes and secured by the Mortgage. The program under which such additional advances are made by Beneficiary to Borrower is herein called the Open-End Advance Program."
- C. Borrower has requested that Borrower's right to additional advances under the Open-End Advance Program be cancelled and that covenant of the Mortgage be deleted in its entirety.

NOW, THEREFORE, for good and valuable consideration, the receipt of which is acknowledged, Borrower and Beneficiary agree that the Mortgage be modified as follows:

- 1. **Open-End Advance Program.** Borrower hereby waives any and all rights to additional advances under the Open-End Advance Program.
- 2. **Future Advances Covenant.** Covenant 24 of the Mortgage is deleted in its entirety.
- 3. **Status of Existing Lien.** The real property described in the Mortgage shall remain subject to the lien, charge or encumbrance of the Mortgage, and nothing contained in or done pursuant to this Modification shall affect or be construed as to affect the lien, charge or encumbrance of the Mortgage, or the priority thereof over other liens, charges or encumbrances, or to release or affect the liability of any party or parties whomsoever may now or hereafter be liable under or on account of the Mortgage or indebtedness secured thereby.
- 4. **Status of Existing Documents.** Except as provided herein, the Mortgage shall remain in full force and effect and shall remain unchanged.
- 5. **Successors; Captions.** This Modification applies to, inures to the benefit of, and binds all parties and their respective heirs, legatees, devisees, administrators, executors, successors and assigns. The captions and headings in this Modification are for convenience only and shall not be used to interpret or define the provisions herein.

IN WITNESS WHEREOF, the parties have executed this Modification on the day of the year first above written.

Signature of Borrower

*Tom Stergiannis*  
Tom Stergiannis

*Elizabeth D. Stergiannis*  
Elizabeth D. Stergiannis

State of Illinois

County of Cook

I, the undersigned, a notary public in and for said county and state, do hereby certify that Tom Stergiannis and Elizabeth D. Stergiannis

personally known to me to be the same person(s) whose name(s) appeared before me this day in person, and acknowledged that they subscribed to the foregoing instrument, as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal of office this 12 day of September, 1992

My commission expires  
**"OFFICIAL SEAL"**  
HARRIET HARTIG  
NOTARY PUBLIC, STATE OF ILLINOIS  
My Commission Expires 11/01/94

*Harriet Hartig*  
Notary Public

Exhibit This  
415 N. LaSalle/ Suite 407  
Chicago, IL 60610

50131963

93193584

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MARRIAGE

LET 44 IN A. H. BURLEY'S SUBDIVISION OF LOTS 1 AND 4 IN BLOCK 5 IN WILIAM E. BODENS SUBDIVISION OF SOUTHWEST 1/4 OF SECTION 18 TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

93193584