RECORDATION REQUESTED BY:

LENDER ACKNOWLED GMENT

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WHEN RECORDED MAIL TO:

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Notary Public in and for the Siste of

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QEPY-01 RECORDING \$23.50 T#0012 TRAN 5813 03/11/94 15:03:00 49916 # \*- \$4-225756 COOK COUNTY RECORDER

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167 (1991)

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## **MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 1, 1994, BETWEEN William J.P. Benks and Shirley A Banks, husband and wife, (reterred to below as "Grantor"), whose address is 1836 N Neva, Chicago, IL 60636; and Colonial Bank (referred to below as "Lender"), whose address is \$850 West Selmont Avenue, Chicago, IL 60634-5299.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 17, 1990 (the "Mortgage") recorded in Cook County, State of Illinois as

Mortgage recurs & April 20, 1980 as Document No.90181453.

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

LOT 46 IN BRITIGAN'S A MITAGE AVENUE SUBDIVISION OF THE NORTHWEST 1/4 OF THE WEST 88.45 ACRES OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, MILINOIS.

The Real Property or its address is commonly I nown as 1838 N Neva, Chicago, IL 60635. The Real Property tax identification number is 13-31-307-020-0000.

MCDIFICATION. Grantor and Lender hereby modily the Mortgage as follows:

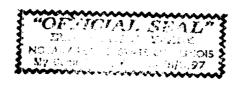
To Disburse Additional Funds of \$89,42.37, Extend Maturity Date to February 1, 2009, Change interest Rate to 7.25% p.s. effective February 1, 1994 and Change Monthly Pay no its to \$909.57, principal and interest, payable on March 1, 1994 and on the first day of each and every month thereafter until maturity date...

CONTINUING VALIDITY. Except as expressly modified abov/s, me terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender is right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modifical on shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the imention 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 explessly 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 (F)THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS. GRANTOR: 94225756 INDIVIDUAL ACKNOWLEDGMENT ILLINOIS STATE OF 188 COOK COUNTY OF On this day before me, the undersigned Notary Public, personally appeared William J.P. Banks and Shirley A Banks, 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 ary act and deed, for the uses and purposes therein mentioned. 94 February 19 day of on under my hand and official seal this Chgo 60634 5850 W. Belmont Ave 9 Elizabeth Frank

Residing at

My commission expires



## UN OF MORTEGEPY

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