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RECORDATION REQUESTED BY:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645-3631

WHEN RECORDED MAIL TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645-3631

SEND TAX NOTICES TO:

HIMCOOMARIE NARAIN
5145 W. DEMING PLACE
CHICAGO, IL 60639

DEPT-01 RECORDING \$25.50
T#0008 TRAN 2801 09/08/95 12:11:00
#5181 # JB #-95-601412
COOK COUNTY RECORDER

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

BRICKYARD BANK
6676 N. LINCOLN AVE.
LINCOLNWOOD, IL 60645-3631

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 18, 1995, BETWEEN HIMCOOMARIE NARAIN, AN UNMARRIED PERSON, (referred to below as "Grantor"), whose address is 5145 W. DEMING PLACE, CHICAGO, IL 60639; and BRICKYARD BANK (referred to below as "Lender"), whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60645-3631.

MORTGAGE. Grantor and Lender have entered into a mortgage dated March 27, 1992 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED APRIL 3, 1992 AS DOCUMENT NO. 92228004 MADE BY HIMCOOMARIE NARAIN, AN UNMARRIED PERSON TO BRICKYARD BANK, AN ILLINOIS BANKING CORPORATION TO SECURE A NOTE IN THE AMOUNT OF \$115,000.00

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

LOT 36 IN HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NUMBER 4, BEING A SUBDIVISION OF THE NORTH 2/7 OF THE SOUTH 7/16 (EXCEPT THE NORTH 29.89 FEET AND THE WEST 174 FEET THEREOF) OF THE WEST 1/2 OF THE SOUTHEAST 1/4 TOGETHER WITH THE SOUTH 17.55 FEET OF THE NORTH 1/8 OF THE SOUTH 1/2 (EXCEPT THE WEST 174 FEET THEREOF) OF SAID WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5145 W. DEMING PLACE, CHICAGO, IL 60639. The Real Property tax identification number is 13-28-420-010.

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

GRANTOR HAS RECEIVED AN ADDITIONAL LOAN IN THE AMOUNT OF \$6,200.00. THE CURRENT BALANCE OF NOTES 80002005-2923 & 2924 AND THE ADDITIONAL LOAN HAVE BEEN COMBINED AND A NEW COMBINED LOAN IS EVIDENCED BY A NEW NOTE (NOTE) DATED AUGUST 18, 1995 AND TO BE FULLY REPAID ON OR BEFORE SEPTEMBER 1, 2000. SAID NOTE IS SECURED BY THE PROPERTY PURSUANT TO THE TERMS OF THE MORTGAGE..

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

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08-18-1995

MODIFICATION OF MORTGAGE (Continued)

Page 2

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 *Himcoomarie Narain*
HIMCOOMARIE NARAIN

LENDER:

BRICKYARD BANK

By: *Carrie Huff*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) ss

COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **HIMCOOMARIE NARAIN**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18th day of August, 1995

By *Mary Ann Miller* Residing at 6676 N. Lincoln Ave., Lincolnwood,

Notary Public in and for the State of Illinois

My commission expires _____



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08-18-1995

MODIFICATION OF MORTGAGE (Continued)

Page 3

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF Cook)

On this 18th day of August, 19 95, before me, the undersigned Notary Public, personally appeared Connie Griffin and known to me to be the Brickyard Bank Loan Officer 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 Ann Miller Residing at 6676 N. Lincoln Ave., Lincolnwood, IL

Notary Public in and for the State of Illinois

My commission expires _____



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