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2) Borrower hereby agrees to pay the Bank a fee for procurement of a title report showing any and all recorded liens against the mortgaged premises.

3) Notwithstanding anything to the contrary herein, the terms and conditions of the aforementioned Agreement and Mortgage, not expressly modified by the terms of this Modification Agreement, shall remain in full force and effect. In all other respects, the Borrower reaffirms all of the terms, conditions, and covenants of the Agreement and Mortgage as identified above. In addition, this Modification neither changes, modifies, extends, establishes nor terminates any rights or obligations of the parties to any of the mortgage loan documents presently encumbering the mortgaged premises or any modifications thereof.

In consideration of the modification of the terms of the Agreement and Mortgage, as here and above set forth, Borrower hereby covenants and agrees to pay the balance of the indebtedness evidenced by the Agreement and secured by the Mortgage as herein evidenced by the Agreement and secured by the Mortgage as herein modified, and to perform the covenants contained in the Mortgage and further agrees that the prepayment privilege now in effect shall remain in full force and in effect.

In Witness Whereof, the parties have executed this Modification Agreement as of the date and year first written above:

Beverly Trust Co. as Successor Trustee to Beverly Bank Trust 8-6067

Patricia Raphael
Trust Officer

[Signature]
Trust Officer

American National Bank and Trust Company of Chicago

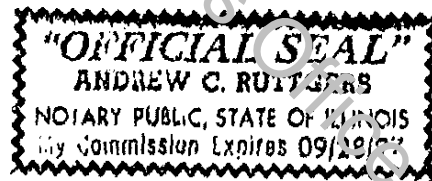
By: [Signature]
Its: Vice President

Signed before me this 18 day of

September, 1995.

[Signature]
Notary Public

This document is made by Beverly Trust Company as Trustee and accepted upon the express understanding by the Beverly Trust Company enters into the same and personally executed and that no personal liability is assumed by any officer, director or agent of Beverly Trust Company in connection with the making of this document or in maintaining the same in effect. If such liability, if any being expressly waived, notwithstanding Beverly Trust Company be held personally liable upon or in consequence of any of the covenants of this document, either expressed, or implied.



This document has been prepared by: Joanne M. Compton
and upon recording, please return to:

American National Bank and Trust Company of Chicago
Attn: Home Equity Dept.
33 N. LaSalle St.
Chicago, IL 60690

Rev. 4/95



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LOT 11 AND THE WEST 8 FEET OF LOT 12 IN BLOCK 3 IN COTTAGE GROVE HEIGHTS, BEING
A SUBDIVISION OF PARTS OF THE NORTH $\frac{1}{2}$ OF SECTION 10 AND SECTION 11, TOWNSHIP 37
NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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