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WHEN RECORDED MAIL TO:

Harris Bank Hinsdale, N.A.
50 South Lincoln
Hinsdale, IL 60521

DEPT-01 RECORDING \$25.00
T#0012 TRAN 7775 11/21/95 14:57:00
#0097 CG #--95-808575
COOK COUNTY RECORDER

FOR RECORDER'S USE ONLY

\$94,505.51

This Modification of Mortgage prepared by: Harris Bank Hinsdale, N.A. - JOYCE COOK
50 S. Lincoln St.
Hinsdale, IL 60522

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 19, 1995, BETWEEN Harris Bank Hinsdale, N.A., not personally but as Trustee under Trust Agreement dated 2/19/85 and known as Trust No. L-976 (referred to below as "Grantor"), whose address is 50 S. Lincoln St., Hinsdale, IL 60521; and Harris Bank Hinsdale, N.A. (referred to below as "Lender"), whose address is 50 South Lincoln, Hinsdale, IL 60521.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 19, 1992 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded on November 12, 1992 as Document #92841221 in the original principal amount of One Hundred Eighty Six Thousand and No/100 (\$186,000.00).

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

The South Quarter of the North 1/2 of the West 1/2 of the Northwest 1/4 of Section 31, Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 8025 S. County Line, Burr Ridge, IL 60521. The Real Property tax identification number is 18-31-100-003-0000.

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

Extend maturity date as more fully described in the Promissory Note executed by Harris Bank Hinsdale, N. A. as Trustee u/t/a dated 2/19/85 and known as Trust No. L-976 and James John Cizek and Dolores A. Cizek even dated herewith to include all renewals, extensions, modifications, refinancings, consolidations and substitutions thereof.

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 endorser to the Note, including accommodation parties, unless a party is 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.

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EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS. BORROWER IS EXECUTING THIS MODIFICATION, NOT PERSONALLY, BUT AS TRUSTEE UNDER THE TRUST AGREEMENT DESCRIBED AS HARRIS BANK HINSDALE, N. A. TRUST #1-976 AND DATED FEBRUARY 19, 1985.

BORROWER:

This document is made and executed by Harris Bank Hinsdale, N.A., as Land Trustee, and is accepted upon the express understanding and Agreement of the parties hereto that Harris Bank Hinsdale, N.A. enters into the same not personally, but only as such Trustee, and that, anything herein to the contrary notwithstanding, each and all of the indemnities, representations, warranties, covenants, agreement, and undertakings herein contained are intended not as the personal indemnities representations, warranties, covenants or undertakings of Harris Bank Hinsdale, N.A., or for the purpose of binding Harris Bank Hinsdale, N.A. personally, but are made and intended for the purpose of binding only that portion of the trust property described herein, and this document is executed and delivered by Harris Bank Hinsdale, N.A. not in its own right, but solely at the direction of the party having power of direction over the trust and in the exercise of the powers conferred upon Harris Bank Hinsdale, N.A. as such Trustee, and that no personal liability is assumed by, nor shall be asserted against, Harris Bank Hinsdale, N.A. or its agents or employees because of or on account of its making or executing this document or on account of any indemnity, representation, warranty, covenant, agreement or undertaking herein contained, including but not limited to any liability for violations of the Comprehensive Environmental, Response, Compensation and Liability Act of 1980, 42 U.S.C. Section 9601 et seq. as amended or any other municipal, county, state or federal laws, ordinances, codes or regulations pertaining to the trust property or in the use and occupancy thereof, all such liability, if any being expressly waived and released. It is further understood and agreed that Harris Bank Hinsdale, N.A. individually, or as Trustee shall have no obligation to see to the performance or non-performance of any indemnity, representation, warranty, covenant, agreement or undertaking herein contained, and shall not be liable for any action or non action taken in violation thereof. It is further provided, however, that this paragraph shall not impair the enforceability, or adversely affect the obligations of any other signatories hereto or under any separate instrument of adoption or guarantee or otherwise impair the validity of any indebtedness evidenced or secured by this document except as expressly set forth.

Harris Bank Hinsdale, N.A. as Trustee under Trust L- 976

Dated 10/19/95

By: Janet Hale
Assistant Vice President & Trust Officer
Attest: Kamal Malik
PERSONAL FINANCE OFFICER

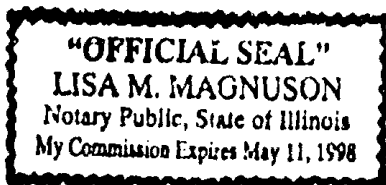
LENDER:

Harris Bank Hinsdale, N.A.

By: [Signature]
Authorized Officer

State of Illinois
County of DuPage

I, the undersigned, a Notary Public in and for said County, in the State of Illinois, do hereby certify that Janet Hale, who is Assistant Vice President and Trust Officer of Harris Bank Hinsdale, National Association, and Kamal Malik who is PERSONAL FINANCE OFFICER of the same corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Trust Officer and [Signature] respectively, appeared before me this day in person and acknowledged that they signed and delivered the foregoing instrument as their free and voluntary act and as the free and voluntary act of the corporation for the use and purposes therein set forth; and the Assistant Vice President then and there acknowledged that she, as custodian of the corporate seal, affixed the corporate seal to the foregoing instrument as her free and voluntary act and as the free and voluntary act of the corporation, for the uses and purposes therein set forth. Given under my hand and seal this 15th day of October, 1995.



[Signature]
Notary Public

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LENDER ACKNOWLEDGMENT

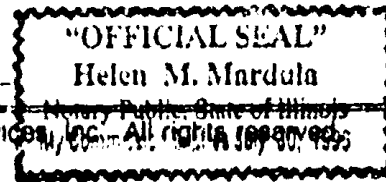
STATE OF Illinois)
) ss
COUNTY OF DuPage)

On this 19th day of October, 19 95, before me, the undersigned Notary Public, personally appeared Edward J. Lynch and known to me to be the Vice President, 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 [Signature] Residing at [Address]

Notary Public in and for the State of Illinois

My commission expires _____



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