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RECORDATION REQUESTED BY:

Community Bank of Edgewater
5340 North Clark Street
Chicago, IL 60640

WHEN RECORDED MAIL TO:

Community Bank of Edgewater
5340 North Clark Street
Chicago, IL 60640



95103347

DEPT-01 RECORDING FEE: \$25.50
78555 TRAN 3177 02/10/95 15:29:00
#3661 # JJ * 103347
COOK COUNTY RECORDER

FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 6, 1995, BETWEEN Mary Young, a widow, (referred to below as "Grantor"), whose address is 5617 N. Glenwood, Chicago, IL 60660; and Community Bank of Edgewater (referred to below as "Lender"), whose address is 5340 North Clark Street, Chicago, IL 60640.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 6, 1992 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Mortgage and Assignment of Rents Rider dated January 6, 1992 and recorded on January 30, 1992 as Document Number 92061803 in the principal amount of Thirty Five Thousand Four Hundred Twenty Four and 58/100 Dollars (\$35,424.58).

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

Lot 14 (except North 3 feet thereof) in Block 1 in Partial Addition to Edgewater being a Subdivision in the East 1/2 of the South West 1/4 of Section 5, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 5617 N. Glenwood, Chicago, IL 60660. The Real Property tax identification number is 14-05-327-023.

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

Adjust interest rate from Nine (9.00%) Percent to Ten (10.00%) Percent; adjust repayment schedule; adjust monthly payment amount from Three Hundred Sixty Two and 04/100 Dollars (\$362.04) to Three Hundred Seventy Seven and 22/100 Dollars (\$377.22); and extend maturity date as more fully described in the Change in Terms Agreement 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 endorsers 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.

GRANTOR:

X [Redacted Signature]
Mary Young

LENDER:

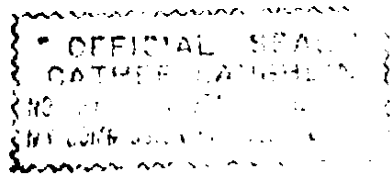
Community Bank of Edgewater

By: Mark Feyhite
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF Cook



On this day before me, the undersigned Notary Public, personally appeared Mary Young, a widow, 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 20th day of January, 1995.

By Luther Laughlin Residing at Chicago

Notary Public in and for the State of IL

My commission expires _____

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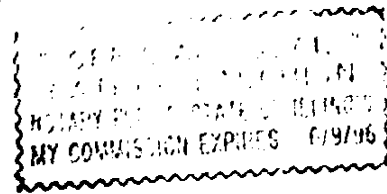
01-06-1995
Loan No

MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF IL)
COUNTY OF Cook) ss



On this 20th day of January, 19 95, before me, the undersigned Notary Public, personally appeared MARK C. FOLIO and known to me to be the SA. 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 Robert Folio Residing at Chicago

Notary Public in and for the State of IL

My commission expires _____

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