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RECORDATION REQUESTED BY:

Heritage Bank
11900 South Pulaski Avenue
Alsip, IL 60658

WHEN RECORDED MAIL TO:

Heritage Bank
11900 South Pulaski Avenue
Alsip, IL 60658

SEND TAX NOTICES TO:

Desmond Curran and Mary P. Curran
9551 S. Springfield
Evergreen Park, IL 60642



DEPT-01 RECORDING 04/25/95 \$25.00
119004 TRAM 6236 04/25/95 03:55:00
47288 LF *95-270737
COOK COUNTY RECORDER

FOR RECORDER'S USE ONLY



Heritage Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 16, 1995, BETWEEN Desmond Curran and Mary P. Curran, husband and wife, (referred to below as "Grantor"), whose address is 9551 S. Springfield, Evergreen Park, IL 60642; and Heritage Bank (referred to below as "Lender"), whose address is 11900 South Pulaski Avenue, Alsip, IL 60658.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 16, 1990 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Document No. 90102303 Recorded on 3/7/90

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

Lots 22 and 23 in Block 2 in A. G. Briggs and Company's Crawford Gardens being a Subdivision of the North West Quarter (NW1/4) of the North West Quarter (NW1/4) of Section 11, Township 37 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 9551 S. Springfield, Evergreen Park, IL 60642. The Real Property tax identification number is 24-11-102-022, 24-11-102-023.

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

Renewing existing line of \$60,000.00 at a rate of prime + 1% with a maturity date of 2/16/2000..

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 Desmond Curran
Desmond Curran

X Mary P. Curran
Mary P. Curran

LENDER:

Heritage Bank

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK) ss

On this day before me, the undersigned Notary Public, personally appeared Desmond Curran and Mary P. Curran, 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 voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of April, 19 95.

By: Dorothy J. Bellmuss Residing at 8733 S. Kenton, Hometown, IL 60456
Dorothy J. Bellmuss

Notary Public in and for the State of Illinois

My commission expires February 13, 1999



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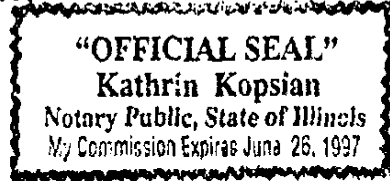
1995 APR 12 10 42 AM

Property of Cook County Clerk's Office

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Cook



On this 16th day of April, 19 95, before me, the undersigned Notary Public, personally appeared STEVEN E. FANGLER and known to me to be the FIRST 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 Kathrin Kopsian Residing at 17500 S. Oak Park Ave.
Tinley Park, Il. 60477
Notary Public in and for the State of Illinois

My commission expires _____

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12/20/2018