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RECORDATION REQUESTED BY:

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

98515650

WHEN RECORDED MAIL TO:

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

DEPT-01 RECORDING \$25.00
T40012 TRAN 1228 07/05/96 13:55:00
49090 PER # - 96-513650
COOK COUNTY RECORDER

SEND TAX NOTICES TO:

JOEL ROSS and BRIGITTE ROSS
3741 GREENWOOD
SKOKIE, IL 60076

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: BRICKYARD BANK
6676 N. LINCOLN AVE.
LINCOLNWOOD, IL 60645-3631

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JUNE 26, 1996, BETWEEN JOEL ROSS and BRIGITTE ROSS, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 3741 GREENWOOD, SKOKIE, IL 60076; 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 January 9, 1990 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED JANUARY 12, 1990 AS DOCUMENT 90020918 MADE BY JOEL ROSS AND BRIGITTE ROSS, HUSBAND AND WIFE, TO BRICKYARD BANK TO SECURE A NOTE FOR \$115,000.00 AND MODIFIED JULY 10, 1995 AND RECORDED JULY 27, 1995 AS DOCUMENT 95490367 TO SECURE A SEPARATE NOTE FOR \$13,177.50

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

LOT 13 (EXCEPT THE EAST 10 FEET THEREOF) AND LOT 14 IN BLOCK 2 IN METROPOLITAN'S DEMPSTER-EAST PRAIRIE ROAD GARDENS, BEING A SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE CENTER LINE OF EAST PRAIRIE ROAD (EXCEPT THE WEST 200 FEET THEREOF), IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3741 GREENWOOD, SKOKIE, IL 60076. The Real Property tax identification number is 10-14-307-030.

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

GRANTOR HAS RECEIVED AN ADDITIONAL LOAN IN THE AMOUNT OF \$11,000.00. SAID ADDITIONAL LOAN IS EVIDENCED BY A SEPARATE PROMISSORY NOTE (NOTE) DATED JUNE 26, 1996 AND TO BE FULLY REPAID ON OR BEFORE DECEMBER 26, 1998. 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 expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be

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05-26-1996

MODIFICATION OF MORTGAGE (Continued)

Page 2

05-26-1996

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 *[Signature]*
JOEL ROSS

X *[Signature]*
BRIGITTE ROSS

LENDER:

BRICKYARD BANK

By: *[Signature]*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) ss
COUNTY OF Cook)

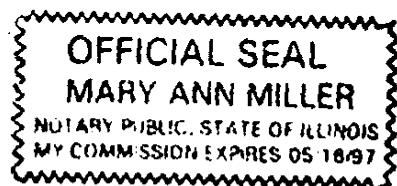
On this day before me, the undersigned Notary Public, personally appeared JOEL ROSS and BRIGITTE ROSS, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of June, 19 96.

By *[Signature]* Residing at 6676 N. Lincoln Ave. Lincolnwood,

Notary Public in and for the State of _____

My commission expires _____



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06-26-1996

MODIFICATION OF MORTGAGE (Continued)

Page 3

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF Cook)

On this 26th day of June, 19 96, before me, the undersigned Notary Public, personally appeared Connie Griffin and known to me to be the Brickyard Bank 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 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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