

# UNOFFICIAL COPY

96554308

. DEPT-01 RECORDING \$25.50  
. T40008 TRAN 1441 07/19/96 15:07:00  
. #5678 + IR \*-96-554308  
. COOK COUNTY RECORDER

## MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 30th day of May, 1996 by Robert M. Caruso and Penelope L. Caruso, his wife (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

### WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure and Mortgage dated April 13, 1989 in the amount of Sixty Thousand and NO/100 Dollars (\$60,000.00) ("Note"), which is secured by a Mortgage of even date therewith, recorded on April 20, 1989 in the Recorder's Office of Cook County, Illinois as Document Number 89176141 and relating to the property legally described as follows:

LOT ONE HUNDRED SEVEN (107) IN GLENWOOD MANOR UNIT #1, A SUBDIVISION OF PART OF THE SOUTH HALF (1/2) OF THE NORTHWEST QUARTER (1/4) OF SECTION 4, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 32-04-104-007

Also known as: 900 Terrace Drive, Glenwood, Illinois 60425.

Whereas, Mortgagor and Mortgagee have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Home Equity Agreement And Disclosure and Mortgage shall be and are hereby modified as follows;

1. The maturity date of April 13, 1996 is hereby changed to April 13, 2001.
2. Beginning April 13, 1997 an annual fee of \$35 will be assessed to your account.

96554308

\$25.50  
8/1/96

UNOFFICIAL COPY

Property of Cook County Clerk's Office

# UNOFFICIAL COPY

3. Except for the modifications stated hereinabove, the Home Equity Agreement and Disclosure and Mortgage are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first written above.

FIRST NATIONAL BANK

By: [Signature]  
Its: VICE PRESIDENT

[Signature]  
Robert M. Caruso  
[Signature]  
Penelope L. Caruso

ATTEST:

By: [Signature]  
Its: NOTARY PUBLIC

PREPARED BY AND MAIL TO: GRETTBANC LOAN ADMIN/STEVE CLARK  
100 FIRST NATIONAL PLAZA  
CHICAGO HEIGHTS IL 60411

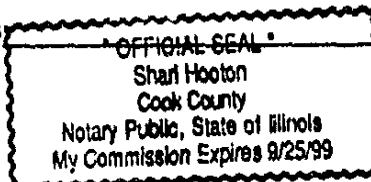
State of Illinois )  
County of Cook )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Robert M. Caruso & Penelope L. Caruso personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 24th day of May, 1996.

[Signature]  
Notary Public

My Commission expires



96554208

UNOFFICIAL COPY

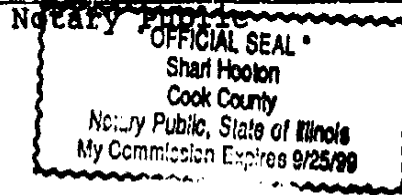
Property of Cook County Clerk's Office

# UNOFFICIAL COPY

STATE OF ILLINOIS Cook County ss:

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Kenneth DeMarco and Stephen Clark, personally known to me to be the Vice President and Consumer Lending Underwriter of First National Bank whose names are subscribed to the within instrument, appeared before me this day in person severally acknowledged that as such Vice President and Consumer Lending Underwriter signed and delivered the said instrument and caused Corporate Seal of said Corporation to be thereunto affixed, as their free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 30<sup>th</sup> May, 1990 .



Mail To:

Greater Loan Admin

100 South Plz

Chgo Hts Il. 60411



98554.08

UNOFFICIAL COPY

Property of Cook County Clerk's Office