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RECORDATION REQUESTED BY:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60658

WHEN RECORDED MAIL TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60658

SEND TAX NOTICES TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60658

36978572

DEPT-01 RECORDING \$25.50
TRAN 0965 12/30/96 13:09:00
6772 ÷ B.J * - 96 - 972572
COOK COUNTY RECORDER

96978572

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Heritage Bank, Lisa Cook
11900 South Pulaski Road
Alsip, Illinois 60658



Heritage Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 27, 1996, BETWEEN James Borys and Linda Borys (referred to below as "Grantor"), whose address is 15812 S. Lockwood, Oak Forest, IL 60452; and Heritage Bank (referred to below as "Lender"), whose address is 11900 South Pulaski Road, Alsip, IL 60658.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 3, 1994 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Mortgage (Doc. #94-966396) & Assignment of Rents (Doc. #94-966317) recorded 11/15/94 and Extension Modification Agreement dated 6/1/96 and recorded 7/3/96 as Doc. #96509930 in Cook County.

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

PARCEL 1: LOT 3 (EXCEPT THE SOUTH 50.0 FEET THEREOF) IN ARTHUR T. MCINTOSH & COMPANY'S FOREST HILLS, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 3, 1940 AS DOCUMENT NUMBER 12556595 AND RE-RECORDED JANUARY 31, 1941 AS DOCUMENT NUMBER 12616589, IN COOK COUNTY, ILLINOIS.
PARCEL 2: UNIT J TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 15028 OFFICE CENTER CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 91652668, IN THE SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 15120 S. Cicero, Oak Forest, IL 60452. The Real Property tax identification number is 28-16-215-050. 15028 S. Cicero, Oak Forest, IL 60452

28-09-404-089-1010

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

Modify principal balance to reflect principal reduction in the amount of \$34,735 received 10/25/96. The current balance is now \$101,443.85, which reflects a new principal and interest payment of \$1,010.25 beginning 12/1/96 and continuing on the first day of each consecutive month with a final

2550
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Property of Cook County Clerk's Office

07/27/01

Authorized Officer

BY: Wanda K. Cobb

Heritage Bank

LENDER:

Linda Borys

X [Signature]

James Borys

X [Signature]

GRANTOR

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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 charged 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 endorses 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.

payment of all accrued principal and interest due on 7/1/2001. We shall maintain the existing amortization of 14 years, eight months.

(Continued)

MODIFICATION OF MORTGAGE

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PROPERTY LEGAL DESCRIPTION

LEGAL DESCRIPTION:

UNIT NUMBER 414 AND P-20 IN THE RIVER BANK LOFTS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

THAT PART OF BLOCK 3 IN THE ASSESSOR'S DIVISION OF THE KINGSBURY TRACT IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN; DESCRIBED AS FOLLOWS: BEGINNING ON THE SOUTHWESTERLY LINE OF N. KINGSBURY ST. AND 113.5 FEET SOUTH OF THE PROLONGATION OF THE SOUTH LINE OF THE NORTH 1/2 OF BLOCK 4 OF SAID ASSESSOR'S DIVISION OF SAID KINGSBURY TRACT, (MEASURED AT RIGHT ANGLES THERETO); THENCE WEST PARALLEL WITH THE PROLONGATION OF SAID SOUTH LINE OF THE NORTH 1/2 OF SAID BLOCK 4, A DISTANCE OF 167.0 FEET, THENCE SOUTH PERPENDICULAR TO THE LAST DESCRIBED LINE 12.0 FEET, THENCE WEST PERPENDICULAR TO THE LAST DESCRIBED LINE 16.25 FEET TO THE EAST DOCK LINE OF THE NORTH BRANCH OF THE CHICAGO RIVER; THENCE SOUTHEASTERLY ALONG SAID DOCK LINE 339.37 FEET TO THE NORTH LINE OF W. GRAND AVE. (FORMERLY INDIANA ST.); THENCE EAST ALONG SAID NORTH LINE 188.05 FEET TO THE SOUTHWESTERLY LINE OF N. KINGSBURY ST.; THENCE NORTHWESTERLY ALONG THE SOUTHWESTERLY LINE OF N. KINGSBURY ST. 16.0 FEET; THENCE NORTHEASTERLY AT RIGHT ANGLES TO THE LAST DESCRIBED COURSE 12.0 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH THE SOUTHWESTERLY LINE OF N. KINGSBURY ST. 320.32 FEET (DEED), 319.88 FEET (MEASURE); THENCE SOUTHWESTERLY AT RIGHT ANGLES TO THE LAST DESCRIBED COURSE 12.0 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 95-383435, TOGETHER WITH THEIR UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF Cook)

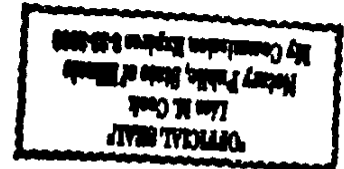
On this day before me, the undersigned Notary Public, personally appeared **James Borys and Linda Borys**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the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

Given under my hand and official seal this 9th day of December, 1996.

By Linda M. Cook Residing at 17500 Oak Park Ave.

Notary Public in and for the State of Illinois

My commission expires 8/22/2000



LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

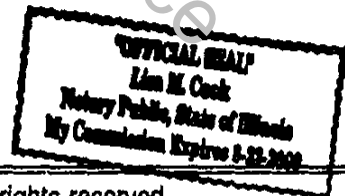
COUNTY OF Cook)

On this 9th day of December, 1996, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____ 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 Linda M. Cook Residing at 17500 Oak Park Ave.

Notary Public in and for the State of Illinois

My commission expires 8/22/2000



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JAN 11 1996
CHICAGO, ILL.

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JAN 11 1996
CHICAGO, ILL.

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