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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 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.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:
Change to fixed rate loan, adjust rate and extend maturity date..

The Real Property or its address is commonly known as 35 Longmeadow, Winnetka, IL 60093. The Real Property tax identification number is 05-30-202-057.
See Exhibit "A" attached hereto and made a part hereof.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:
Recorded on March 21, 1997 as document #97196613 at Cook County, Illinois

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 27, 1997 (the "Mortgage") recorded in Cook County, State of Illinois as follows.

THIS MODIFICATION OF MORTGAGE IS DATED MAY 31, 1997, BETWEEN Nancy O. Kelly (referred to below as "Grantor"), whose address is 35 Longmeadow, Winnetka, IL 60093; and Harris Bank Winnetka, N.A. (referred to below as "Lender"), whose address is 520 Green Bay Road, PO Box 216, Winnetka, IL 60093.

MODIFICATION OF MORTGAGE



This Modification of Mortgage prepared by: Kathleen T. Mauer

520 Green Bay Road
Winnetka, IL 60093

FOR RECORDER'S USE ONLY

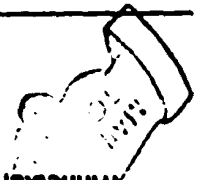
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DEPT-01 RECORDING 132.50
145555 TRAM 1289 06/30/97 19:38:00
44067 & VF *-97-453326
COOK COUNTY RECORDER

RECORDATION REQUESTED BY:
Harris Bank Winnetka, N.A.
520 Green Bay Road
PO Box 216
Winnetka, IL 60093

WHEN RECORDED MAIL TO:

Harris Bank Winnetka, N.A.
520 Green Bay Road
PO Box 216
Winnetka, IL 60093



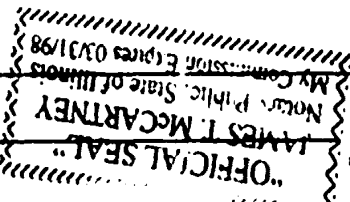
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On this day before me, the undersigned Notary Public, personally appeared Nancy O. Kelly, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed for the uses and purposes therein mentioned.

Given under my hand and official seal this 9th day of June 1997.

By _____
 Residing at _____
 Notary Public in and for the State of _____
 My commission expires _____



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois
 COUNTY OF Cook

GRANTOR: Nancy O. Kelly

LENDER: Harris Bank Winnetka, N.A.

By: _____
 Authorized Officer

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

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NORTH 1/2 OF THE SOUTH EAST 1/4 OF SAID SECTION 30, 1481.2 FEET WEST OF THE EAST LINE OF THE SOUTH EAST 1/4 OF SAID SECTION 30), SAID PLACE OF BEGINNING BEING 709 FEET SOUTH OF THE NORTH LINE OF LOT 7 IN SAID SCHILDGEN'S SUBDIVISION; THENCE SOUTH ALONG THE WEST LINE OF THE EAST 45 ACRES 195 FEET TO A POINT 417.5 FEET NORTH OF THE SOUTH LINE OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SAID SECTION 30; THENCE SOUTH 89 DEGREES 48 MINUTES EAST PARALLEL TO SAID SOUTH LINE 180 FEET TO THE CENTER LINE OF A PRIVATE ROAD COMMONLY KNOWN AS 'LONGMEADOW PRIVATE ROAD'; THENCE NORTHERLY ALONG A CURVED LINE HAVING A RADIUS OF 1040 FEET, CONVEX WESTERLY, 135.26 FEET AS MEASURED NORTH 3 DEGREES 41 MINUTES EAST ALONG THE CHORD OF SAID CURVE TO A POINT OF REVERSE CURVE; THENCE NORTHERLY ALONG A CURVED LINE HAVING A RADIUS OF 1216.89 FEET, CONVEX EASTERLY, 60.31 FEET AS MEASURED NORTH 7 DEGREES 32 1/2 MINUTES EAST ALONG THE CHORD OF SAID CURVE; AND THENCE NORTH 89 DEGREES 48 MINUTES WEST 195.04 FEET TO THE PLACE OF BEGINNING

ALSO

PARCEL 2:

PERPETUAL EASEMENT FOR THE BENEFIT OF PARCEL 1 CREATED BY AND RESERVED IN THE GRANT MADE BY MARION S. DAUGHADAY, AS CONSERVATOR, RICHARD S. CODY, AND OTHERS, DATED OCTOBER 20, 1956 AND RECORDED OCTOBER 25, 1956 AS DOCUMENT 16737133 AND THE FOLLOWING DEEDS FROM SAID CONSERVATOR; DEED DATED FEBRUARY 8, 1957 AND RECORDED FEBRUARY 11, 1957 AS DOCUMENT 16823011 TO ROBERT S. LOCHRIDGE AND BARBARA R. LOCHRIDGE, HIS WIFE; DEED DATED FEBRUARY 12, 1957 AND RECORDED FEBRUARY 13, 1957 AS DOCUMENT 16825079 TO HERBERT F. FISHBURN AND ETHEL L. FISHBURN, HIS WIFE; DEED DATED FEBRUARY 14, 1957 AND RECORDED FEBRUARY 15, 1957 AS DOCUMENT 16827097 TO MAURICE L. WELLS AND SUSANNE P. WELLS, HIS WIFE; DEED DATE JUNE 4, 1957 AND RECORDED JUNE 6, 1957 AS DOCUMENT 16924394 TO EUGENE L. DERLACKI AND ROBERTA M. DERLACKI, HIS WIFE; DEED DATED JUNE 7, 1957 AND RECORDED JUNE 25, 1957 AS DOCUMENT 16940553 TO JERRY CHAMBERS AND EVELYN H. CHAMBERS, HIS WIFE; DEED DATED JULY 15, 1957 AND RECORDED JULY 17, 1957 AS DOCUMENT 16960460 TO HARRY H. ADAMS, JR. AND FRANCES C. ADAMS, HIS WIFE; DEED DATED SEPTEMBER 25, 1957 AND RECORDED SEPTEMBER 30, 1957 AS DOCUMENT 17024927 TO THOMAS R. ST. JOHN AND VIRGINIA H. ST. JOHN, HIS WIFE; DEED DATED JANUARY 13, 1959 AND RECORDED JANUARY 15, 1959 AS DOCUMENT 17428985 TO JAMES D. HEMPHILL AND MARGARET A. HEMPHILL, HIS WIFE; DEED DATED MARCH 3, 1959 AND RECORDED MARCH 5, 1959 AS DOCUMENT 17472901 TO LESLIE C. OVERLOCK AND FERN W. OVERLOCK, HIS WIFE; DEED DATED MAY 12, 1959 AND RECORDED MAY 13, 1959 AS DOCUMENT 17537227 TO EDWARD G. FORRESTER, JR. AND BARBARA J. FORRESTER, HIS WIFE; DEED DATED MAY 12, 1959 AND RECORDED MAY 14, 1959 AS DOCUMENT 17539247 TO MATHIAS A. KLEIN, JR. AND AUDREY J. KLEIN, HIS WIFE; DEED DATED JUNE 27, 1959 AND RECORDED JULY 10, 1959 AS DOCUMENT 17593464 TO LOREN O. HOTZ AND MARY JANE HOTZ; AND DEED DATED JANUARY 1960 AND RECORDED FEBRUARY 8, 1960 AS DOCUMENT 17777381 TO WILLIAM F. HUTSON AND ANNA KATHRINE HUTSON, HIS WIFE; AND AS GRANTED BY THE

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EXHIBIT

A CONTINUED-

FOLLOWING DEEDS: DEED DATED FEBRUARY 27, 1960 AND RECORDED MARCH 7, 1960 AS DOCUMENT 17797395 MADE BY MARIOM S. DAUGHADAY AS CONSERVATOR TO DONALD M. KELLY AND NANCY O. KELLY, HIS WIFE; AND BY DEED DATED MAY 26, 1960 AND RECORDED MAY 31, 1960 AS DOCUMENT 17888464 MADE BY CHICAGO TITLE AND TRUST COMPANY, A CORPORATION OF ILLINOIS, TRUSTEE UNDER THE LAST WILL AND TESTAMENT OF C. COLTON DAUGHADAY, DECEASED, TO DONALD M. KELLY AND NANCY O. KELLY, HIS WIFE, FOR INGRESS AND EGRESS OVER AND ALONG 3 STRIPS OF LAND HEREINAFTER DESCRIBED, NOW USED AS A PRIVATE ROAD, AND A PERPETUAL EASEMENT FOR THE PURPOSE OF CONSTRUCTING A GOOD PAVEMENT THEREON AND MAKING, REPAIRING AND REMAKING SAID PRIVATE ROAD, INCLUDING THE DITCHING, GRADING AND SURFACING OF THE SURFACED PORTION OF SAID PRIVATE ROAD, AND A PERPETUAL EASEMENT FOR THE CONSTRUCTION, INSTALLATION AND MAINTENANCE OF ALL SEWERS, GAS PIPES, DRAINS AND TELEPHONE, TELEGRAPH AND ELECTRIC CURRENT AND WIRES AND CABLES AND CONDUITS FOR SAME LAID UNDER THE SURFACE OF SAID PRIVATE ROAD, THE STRIPS OF LAND COMPRISING SAID PRIVATE ROAD ARE DESCRIBED AS FOLLOWS:

(A) THE NORTH 35 FEET OF THE SOUTH 435 FEET (AS MEASURED FROM THE SOUTH LINE OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN) OF THAT PART OF THE WEST 412.11 FEET OF THE EAST 429.61 FEET OF LOT 8 IN SCHILDGEN'S SUBDIVISION OF THE NORTH EAST 1/4 AND THE NORTH 10 CHAINS OF THE SOUTH EAST 1/4 OF SAID SECTION 30 LYING WEST OF THE WEST LINE OF THE EAST 35 ACRES OF LOTS 7 AND 8 (TAKEN AS A TRACT) IN SAID SCHILDGEN'S SUBDIVISION, THE SOUTH LINE OF SAID 35 FOOT STRIP OF LAND WIDENING AT ITS EASTERN EXTREMITY ALONG A CURVED LINE OF 30 FOOT RADIUS CONVEX NORTHEASTERLY TO MEET THE WEST LINE OF THE EAST 17.5 FEET OF SAID PART OF LOT 8 LYING WEST OF THE WEST LINE OF THE EAST 35 ACRES OF LOTS 7 AND 8 (TAKEN AS A TRACT) IN SAID SCHILDGEN'S SUBDIVISION (EXCEPT THAT PART THEREOF FALLING IN PARCEL 1 AFORESAID)

(B) A STRIP OF LAND 30 FEET IN WIDTH, THE CENTER LINE OF WHICH IS DESCRIBED AS BEGINNING AT A POINT IN THE WEST LINE OF THE EAST 130 FEET OF THE WEST 10 ACRES OF THE EAST 45 ACRES OF LOTS 7 AND 8 (TAKEN AS A TRACT) IN SAID SCHILDGEN'S SUBDIVISION SAID POINT BEING 190 FEET SOUTH OF THE NORTH LINE OF SAID LOT 7 AND RUNNING THENCE WESTERLY AND SOUTHERLY ALONG A CURVED LINE HAVING A RADIUS OF 50 FEET, CONVEX NORTHWESTERLY, 77.4 FEET AS MEASURED SOUTH 39 DEGREES 26 MINUTES WEST ALONG THE CHORD OF SAID CURVE TO A POINT OF TANGENCY 150.41 FEET EAST OF THE WEST LINE OF SAID EAST 45 ACRES (BEING A STRAIGHT LINE DRAWN FROM A POINT IN THE NORTH LINE OF SAID LOT 7, 1481.2 FEET WEST OF THE EAST LINE OF SAID SOUTH EAST 1/4); THENCE SOUTH 11 DEGREES 17 MINUTES EAST 127.64 FEET TO A POINT OF CURVE 175.38 FEET EAST OF THE WEST LINE OF SAID EAST 45 ACRES; THENCE SOUTHERLY ALONG A CURVED LINE HAVING A RADIUS OF 1216.89 FEET, CONVEX EASTERLY, 394.29 FEET AS MEASURED SOUTH 1 DEGREE 56 MINUTES EAST ALONG THE CHORD OF SAID CURVE TO A POINT OF REVERSE CURVE 188.7 FEET EAST OF THE WEST LINE OF SAID EAST 45 ACRES; THENCE SOUTHERLY ALONG A CURVED LINE HAVING A RADIUS OF 1048 FEET,

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EXHIBIT

A CONTINUED-

CONVEX WESTERLY, 135.26 FEET AS MEASURED SOUTH 3 DEGREES 41 MINUTES WEST ALONG THE CHORD OF SAID CURVE TO A POINT 190 FEET EAST OF THE WEST LINE OF SAID EAST 45 ACRES AND 417.5 FEET NORTH OF THE SOUTH LINE OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SAID SECTION 30 (EXCEPT FROM SAID STRIP LAND THE SOUTH 17.5 FEET THEREOF) THE SOUTHERN EXTREMITY OF THE ABOVE DESCRIBED 30 FOOT STRIP OF LAND WIDENING AT ITS EAST AND WEST LINES ALONG CURVED LINES OF 30 FOOT RADII, CONVEX SOUTHWESTERLY AND SOUTHEASTERLY RESPECTIVELY, TO MEET THE NORTH LINE OF THE SOUTH 435 FEET OF THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SAID SECTION 30 (EXCEPT THAT PART THEREOF FALLING IN PARCEL 1 AFORESAID)

AND

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(C) A STRIP OF LAND 30 FEET IN WIDTH THE CENTER LINE OF WHICH BEGINS AT A POINT IN THE WEST LINE OF PRIVATE ROAD NO. 2, WHICH PRIVATE ROAD IS MORE FULLY DESCRIBED IN THE AGREEMENT MADE BETWEEN C. COLTON DAUGHADAY AND OTHERS, DATED JANUARY 20, 1937 AND RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON JANUARY 23, 1937 AS DOCUMENT 11737072 SAID POINT BEING 241.63 FEET EAST OF THE WEST LINE OF THE EAST 35 ACRES OF LOTS 7 AND 8 (TAKEN AS A TRACT) IN SAID SCHILDGEN'S SUBDIVISION AND 240 FEET SOUTH OF THE NORTH LINE OF LOT 7 AFORESAID AND RUNS THENCE WESTERLY PARALLEL WITH THE NORTH LINE OF LOT 7 A DISTANCE OF 102.5 FEET; THENCE NORTHWESTERLY IN A STRAIGHT LINE TO A POINT IN THE WEST LINE OF SAID EAST 35 ACRES 190 FEET SOUTH OF THE NORTH LINE SAID LOT 7; THENCE WESTERLY PARALLEL WITH THE NORTH LINE OF LOT 7 A DISTANCE OF 130 FEET TO A POINT, ALL IN COOK COUNTY, ILLINOIS.

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