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97527055

RECORDATION REQUESTED BY:

HARRIS BANK  
GLENCOE-NORTHBROOK, N.A.  
333 PARK AVENUE  
GLENCOE, IL 60022

WHEN RECORDED MAIL TO:

HARRIS BANK  
GLENCOE-NORTHBROOK, N.A.  
333 PARK AVENUE  
GLENCOE, IL 60022

DEPT-01 RECORDING \$25  
T#0009 TRAN 9811 07/22/97 15:13:  
\$6165 \$ SK \*-97-5270  
COOK COUNTY RECORDER

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: HARRIS BANK GLENCOE-NORTHBROOK, N.A.  
333 PARK AVENUE  
GLENCOE, IL 60022



10092705  
FIRST AMERICAN TITLE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 10, 1997 BETWEEN PATRICK J. O'NEIL, MARRIED TO MARY G. O'NEIL, (referred to below as "Grantor"), whose address is 75 ROBSART, KENILWORTH, IL 60043; and HARRIS BANK GLENCOE-NORTHBROOK, N.A. (referred to below as "Lender"), whose address is 333 PARK AVENUE, GLENCOE, IL 60022.

MORTGAGE. Grantor and Lender have entered into a mortgage dated December 5, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED 01/24/97 AT COOK COUNTY RECORDER AS DOCUMENT # 97-053360

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

LOT 39 IN MCQUIRE AND ORR'S KENILWORTH BEACH, PART OF THE NW FRACTIONAL 1/4 OF SECTION 27, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 75 ROBSART, KENILWORTH, IL 60043. The Real Property tax identification number is 05-27-113-025.

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

PRINCIPAL INCREASE FROM ORIGINAL \$250,000.00 TO \$300,000.00..

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

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## MODIFICATION OF MORTGAGE (Continued)

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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:

*Patrick J. O'Neil*  
PATRICK J. O'NEIL

LENDER:

HARRIS BANK GLENCOE-NORTHEROOK, N.A.

By: *Marcia M. Schneider*  
Authorized Officer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )

) ss

COUNTY OF LAKE )

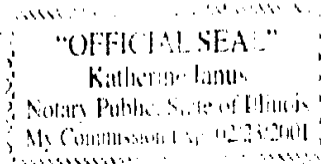
On this day before me, the undersigned Notary Public, personally appeared PATRICK J. O'NEIL, MARRIED TO MARY G. O'NEIL, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary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

Given under my hand and official seal this 18<sup>th</sup> day of July, 1997.

By *Katherine James* Residing at 217 WOODSTONE BURELDO COVE

Notary Public In and for the State of ILLINOIS

My commission expires \_\_\_\_\_



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## MODIFICATION OF MORTGAGE (Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )

) ss

COUNTY OF LAKE )

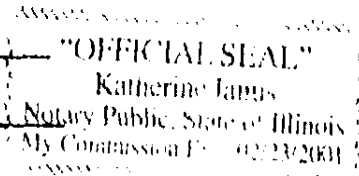
On this 18<sup>th</sup> day of JULY, 1997, before me, the undersigned Notary Public, personally appeared MARCIA G. SCHNEIDER and known to me to be the SENIOR VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free 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 Katherine James

Residing at 217 WOODSTONE, BUFFALO GROVE

Notary Public in and for the State of ILLINOIS

My commission expires \_\_\_\_\_



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