

MORTGAGE MODIFICATION AGREEMENT

This Agreement is dated July 22, 1997 and is between Carol R. Mullins ("Borrower") and Bank of Northern Illinois, N.A., 1313 North Delany Road, Gurnee, Illinois 60031, its successors and assigns ("Lender").

WITNESSETH:

THAT WHEREAS, Borrower executed a Mortgage dated July 23, 1991, in the amount of \$74,000.00 in favor of Lender, which Mortgage was recorded with the Recorder of Deeds for Cook County, Illinois, on August 30, 1991, as Document No. 91449228, and which encumbers the real estate legally described on attached Exhibit A; and

WHEREAS, Borrower executed a Mortgage Modification Agreement dated July 22, 1992 known as Document No. 92955563, extending the maturity date to July 22, 1993.

WHEREAS, Borrower executed a Mortgage Modification Agreement dated July 22, 1993 known as Document No. 94221895, extending the maturity date to July 22, 1994.

WHEREAS, Borrower executed a Mortgage Modification Agreement dated July 22, 1994 known as Document No. 94834429, extending the maturity date to July 22, 1995.

WHEREAS, Borrower executed a Mortgage Modification Agreement dated July 22, 1995 known as Document No. 95631798, extending the maturity date to July 22, 1996.

WHEREAS, Borrower executed a Mortgage Modification Agreement dated July 22, 1996, extending the maturity date to July 22, 1997.

S-NO
P-5
N-YES-4
M-YES
JHC

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WHEREAS, Borrower and Lender have agreed to extend the maturity date of the Mortgage, all as hereinafter set forth.

NOW, THEREFORE, in consideration of the premises, it is hereby agreed as follows:

1. The Maturity Date as stated on the first page of the of the Mortgage is hereby extended and the following inserted in lieu thereof:

Maturity date of the Mortgage is extended to July 22, 1998.
2. In all other respects, the terms and provisions of the Mortgage shall remain in full force and effect.

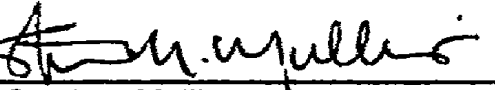
IN WITNESS WHEREOF, the parties hereto have executed this Loan Modification Agreement as of the day and year first above written.

BORROWER:

x



Carol R. Mullins



Stephen Mullins,
Solely for the Purpose of Waiving
Homestead Exemption

LENDER:

Bank of Northern Illinois, N.A.

By: X



Frank H. Mynard,
President & CEO

ATTES

By: X



Michael E. Harris,
Senior Vice President

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EXHIBIT A

To the Mortgage Modification Agreement dated July 22, 1997, between Carol R. Mullins ("Borrower"), and Bank of Northern Illinois, N.A. ("Lender").

LEGAL DESCRIPTION OF REAL ESTATE

The South 105 1/2 Feet of Lots 1, 2, and 3 in Resubdivision of Lots 12 to 14 in Block 81 in Village of Evanston in Section 19, Township 41 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

Address: 1107 Michigan Avenue, Evanston, Illinois, 60202

PIN: 11-19-211-008-0000

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STATE OF ILLINOIS

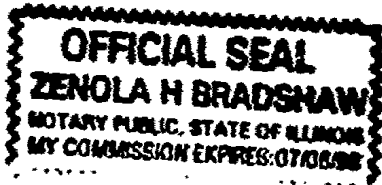
COUNTY OF ~~LAKE~~ COOK

I, Zenola H Bradshaw, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Stephen Williams and Coral R. Medina, personally known to me to be the same persons whose names are subscribed to the foregoing instrument appeared before me this day in person and acknowledge that they signed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 5th day of July, 1997.

Zenola H Bradshaw
Notary Public

My Commission Expires: 7-6-98



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