

RECORDATION REQUESTED BY:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645-3631

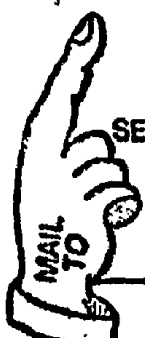
WHEN RECORDED MAIL TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645-3631

SEND TAX NOTICES TO:

JAYENDRA SMETH
6416 N. SEELEY
CHICAGO, IL 60645

FOR RECORDER'S USE ONLY



This Modification of Mortgage prepared by: **BRICKYARD BANK**
6676 N. LINCOLN AVE.
LINCOLNWOOD, IL 60645-3631

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 2, 1997, BETWEEN JAYENDRA SMETH, FEE SIMPLE MARRIED TO KIRTI SMETH, (referred to below as "Grantor"), whose address is 6416 N. SEELEY, CHICAGO, IL 60645; and BRICKYARD BANK (referred to below as "Lender"), whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60645-3631.

MORTGAGE. Grantor and Lender have entered into a mortgage (date) September 2, 1993 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED SEPTEMBER 10, 1993 AS DOCUMENT #93725423 MADE BY JAYENDRA SMETH, MARRIED TO KIRTI SMETH, TO BRICKYARD BANK, TO SECURE A NOTE FOR \$100,000.00

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

LOT 7 IN BLOCK 2 IN DEVON WESTERN ADDITION TO ROGERS PARK, A SUBDIVISION OF LOTS 1 TO 24 INCLUSIVE IN FABERS SUBDIVISION OF THE SOUTH 6 CHAINS OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6416 N. SEELEY, CHICAGO, IL 60645. The Real Property tax identification number is 11-31-318-025.

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

EXTENDED MATURITY DATE TO 9-2-98. SAID MODIFICATION IS EVIDENCED BY A CHANGE IN TERMS AGREEMENT (AGREEMENT) DATED 9-2-97, AND TO BE FULLY REPAYED ON OR BEFORE 9-2-98. SAID AGREEMENT IS SECURED BY THE PROPERTY PURSUANT TO THE TERMS OF THE MORTGAGE.

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 endorser 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

S-4
D-3
M-1
GAM

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09-02-1997

MODIFICATION OF MORTGAGE (Continued)

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.

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

GRANTOR:

x Jayendra Sheth
JAYENDRA SHETH

Kirti Sheth
KIRTI SHETH

LENDER:

BRICKYARD BANK

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

) ss

COUNTY OF Cook

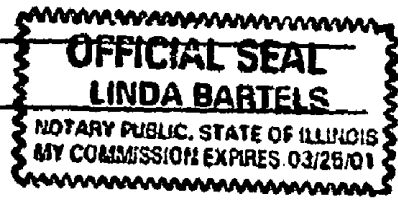
On this day before me, the undersigned Notary Public, personally appeared **JAYENDRA SHETH**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 10th day of September, 19 97

By [Signature] Residing at 6676 N. Lincoln Ave.

Notary Public in and for the State of _____

My commission expires _____



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LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

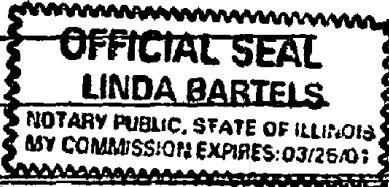
COUNTY OF Cook)

On this 10th day of September, 19 97, before me, the undersigned Notary Public, personally appeared Edward Lee and known to me to be the Loan Officer, 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 Bartels Residing at 6676 N. Lincoln Ave.

Notary Public in and for the State of _____

My commission expires _____



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