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DEPT-D1 RECORDING \$25.50 T\$0014 TRAN 2036 04/29/97 15:23:00

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COOK COUNTY RECORDER

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Opony Ox AMENOMENT TO MORTGAGE

THIS AMENDMENT TO MORTGAGE (this "Amendment") is dated as of January 16, 1997, between MICHAEL J. CARTER AND DAWN M. CARTER whose address is 40 SOUTH LEONARD, PALATINE, Il 60067 ("Grantor") and GIJARANTY BANK, S.S.B, whose address is 4201 Euclid Avenue, Rolling Meadows, Il 60008 ("Lender".)

RECITALS

- Grantor executed that certain promissory note dated APRIL 16, 1996, payable to Lender in the original principal amount of \$ 20,400.00, (the "Prior Nor") secured by that certain mortgage (the "Mortgage) of even date therewith executed by the Grantor and recorded against the real property (the "real Property") owned by Grantor and legally described on Exhibit A attached hereto and made a part hereof on APRIL 18, 1996, with the Recorder of Deeds o COOK County, Illinois as Document No. JW *-96-294-006.
- Grantor and Lender have agreed to refinance the loan evidenced by the Prior Note, to pay off and cancel the Prior Note and extinguish the debt, and to enter into a new loan in the principal amount of \$ 19,855.15 evidenced by a promissory note (the "Note") of even date herewith by Grantor and payable Lender.

This instrument prepared by PORTIA BRAZIL

P.I.N.: 02-24-100-012

After recording return to:

GB Home Equity

4000 W. Brown Deer Rd.

Milwaukee, WI 53209

Commonly known as:

Real Estate Property at: 40 SOUTH LEONARD___

PALATINE, IL 60067______

Property or Coot County Clerk's Office

NOW, THEREFORE, in consideration of the foregoing and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Grantor hereby agrees as follows:

- 1. Recitals. The Recitals are hereby incorporated herein by reference and made a part of this Amendment.
- 2. Amendment of Mortgage. The Mortgage is hereby amended to provide that the "Now" referred to in the term "Indebtedness" (as defined in the Mortgage) secured by the integrage shall be deemed to refer to the Note of even date herewith in the principal amount of \$ 19.855.15 from Grantor to Lender, together with all renewals of extensions of, modifications of, refinancing of, consideration of, and substitutions for the note. The interest rate on the Note is 10.500%.
- 3. Full Force and Effert. Except as amended hereby the terms and provisions of the Mortgage shall remain it full force and effect and the same together with this Amendment shall be binding upon and inure to the benefit of Grantor and Lender and their respective successors and essigns.
- 4. ACKNOWLEDGMENT OF TERMS. EACH GRANTOR ACKNOWLEDGES HAVING READ ALL OF THE PROVISIONS OF THIS AMENDMENT, AND EACH GRANTOR AGREES TO ITS TERMS.

IN WITNESS WHEREOF, Grantor has caused this Ar enc'ment to be duly executed and delivered as of the date first above written.

Name: Name: DAWN M. CARTER

State of ______

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County of

a Notary Public in apid for said County, and in the State aforesaid, DO HEREBY CERTIFY that Month of I down _, personally known to me to be the same person_ whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that signed, sealed and delivered the said instrument as _____ voluntary act, for the uses and purposes therein set forth. Given un'er my hand and official seal this 25 "OFFICIAL SEAL" KATHRYN BLUEMEL Notary Public, State of Illinois My Commission Expires 02/23/00 Commission Expires 02/23/00 County Clark's Office

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EXHIBIT A

THE SOUTH 100 FEET OF THE NORTH 200 FEET OF THE EAST 200 FEET OF LOT 4 IN BLOCK 2 IN ARTHUR T. MCINTOSH AND COMPANY'S ROHLWING ROAD ACRES BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Proposity of Cook County Clark's Office

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