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RECORDATION REQUESTED BY:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

98497298

WHEN RECORDED MAIL TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

DEPT-01 RECORDING \$27.50
T:0000 TRAN 0393 06/12/98 14:18:00
68935 4 TD 8-98-497298
COOK COUNTY RECORDER

SEND TAX NOTICES TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: HERITAGE BANK BY MARY R. SKIMERHORN
11900 SOUTH PULASKI ROAD
ALSIP ILLINOIS 60803



Heritage Bank

O'CONNOR TITLE
SERVICES, INC.
061294B

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 24, 1998, BETWEEN RAYMOND J. STRAMA and MILENA STRAMA, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 7 HILLTOP COURT, LEMONT, IL 60465; and Heritage Bank (referred to below as "Lender"), whose address is 11900 South Pulaski Road, Alsip, IL 60803.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 30, 1994 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

OCTOBER 4, 1994 DOCUMENT NUMBER 94857378

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

SEE ATTACHED LEGAL

The Real Property or its address is commonly known as 7 HILLTOP COURT, LEMONT, IL 60465. The Real Property tax identification number is 22-21-303-030.

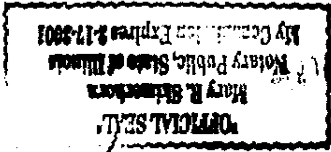
MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

EFFECTIVE 4-24-98, THE INTEREST RATE SHALL BE CHANGED FROM 8.50% TO 7.25%; THE PRINCIPAL AND INTEREST PAYMENT WILL BE CHANGED FROM \$499.74 TO \$457.06 AND WILL BE FIRST DUE ON 5-8-98, AND WILL CONTINUE EVERY TWO WEEKS THEREAFTER UNTIL THE ENTIRE PRINCIPAL AND ACCRUED INTEREST BALANCE IS PAID IN FULL. ALL OTHER TERMS AND CONDITIONS OF THE ORIGINAL NOTE AND MORTGAGE SHALL REMAIN THE SAME.

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

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My commission expires 2-17-2001

Notary Public in and for the State of ILLINOIS

By [Signature] Residing at COOK COUNTY

Given under my hand and official seal this 25TH day of April, 1998

On this day before me, the undersigned Notary Public, personally appeared **RAYMOND J. STRAMA and MILENA STRAMA**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

COUNTY OF COOK

) ss

STATE OF ILLINOIS

INDIVIDUAL ACKNOWLEDGMENT

Authorized Officer

By [Signature]

Heritage Bank

LENDER:

MILENA STRAMA

X [Signature]

RAYMOND J. STRAMA

X [Signature]

GRANTOR:

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

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.

(Continued)

MODIFICATION OF MORTGAGE

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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 24TH day of APRIL, 19 98, before me, the undersigned Notary Public, personally appeared MURRAY TAYLOR and known to me to be the 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 Mary R. Skimerhorn Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001



COOK County Clerk's Office

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5. The land referred to in this policy is located in the County of COOK State of ILLINOIS and described as follows:

LOT 30 INCLUSIVE, IN MC CARTHY POINTE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 21 AND PART OF THE NORTHWEST 1/4 OF SECTION 28, ALL IN TOWNSHIP 37 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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