

PREPARED BY:

RECORD AND RETURN TO:
THE NORTHERN TRUST COMPANY ATTN: HOME LOAN CENTER, B-A
50 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60675

MORTGAGE MODIFICATION AGREEMENT

333035

This Mortgage Modification Agreement ("this Agreement") dated as of MAY 1, 1998 is by, between and among DEBORAH G. ZELINSKY, UNMARRIED

(the foregoing party(ies), individually and collectively, "Borrower") and THE NORTHERN TRUST COMPANY ("Lender").

WHEREAS, Lender has made a mortgage loan (the "Loan") to Borrower in the principal amount of \$ 141,000.00, reduced by payments to a current principal balance of \$ 129,823.55, and Borrower has executed and delivered to Lender a note evidencing the Loan (the note, together with any and all riders and attachments thereto, as and if previously modified or amended, the "Existing Note") dated MARCH 30, 1993;

WHEREAS, Borrower has executed and delivered to Lender a mortgage (the mortgage, together with any and all riders and attachments thereto, as and if previously modified or amended, the "Mortgage") dated MARCH 30, 1993 and recorded in the Office of the Recorder of Deeds of COOK COUNTY, ILLINOIS, on MARCH 31, 1993 as Document Number 93-235545, which Mortgage secures the Existing Note and conveys and mortgages real estate located at 244 LAGOON DRIVE, NORTHFIELD in COOK COUNTY, ILLINOIS, legally described on Exhibit A attached hereto and identified by Pin Number: 05-19-313-02B (together with all fixtures and improvements thereon, the "Property").

WHEREAS, Lender represents that it is the owner and holder of the Existing Note, and Borrower represents that it is the owner of the Property and that there are no liens (except for taxes not yet due) or mortgages on the Property, except any in favor of Lender and any junior mortgage subordinated to the Mortgage of which Lender has knowledge; and

WHEREAS, the parties hereto wish to modify the terms of the Loan so that the terms of the Existing Note, as previously documented and disclosed by Lender, are replaced with the terms of that note (together with the terms of any and all riders and attachments thereto) dated the date of this Agreement, attached hereto as Exhibit B which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MAY 1, 2018, and such note incorporated herein by reference (such note together with all such riders and attachments, the "Replacement Note"), as such terms have been disclosed in the disclosures given to Borrower by Lender in contemplation of this modification;

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STATE OF)
COUNTY OF)

I, Cynthia Andrae a Notary Public in and for said County in the State
aforesaid, DO HEREBY CERTIFY that Denora G. Weinsky

who is/are personally known to me to be the same person(s) whose names are subscribed to the foregoing
instrument appeared before me and acknowledged that (s)he/they signed and delivered the said instrument as
his/her/their free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 15th day of May 1998.

“OFFICIAL SEAL”
Cynthia L. Andrae
(SEAL) Notary Public, State of Illinois
My Commission Expires 03/31/98

Cynthia L. Andrae
Notary Public

Kelley F. Kruger
By: Kelley F. Kruger
Its: Residential Mortgage Officer

STATE OF Illinois)
COUNTY OF DuPage)

I, Veronika A. Geike a Notary Public in and for said County, in the
State aforesaid, DO HEREBY CERTIFY that Kelley P. Kruger a(n)
Residential Mortgage Officer (title) of The Northern Trust Company

who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as
such Residential Mortgage Officer (title), appeared before me this day in person and
acknowledged that (s)he signed and delivered the said instrument as his/her free and voluntary act, and as the
free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 5th day of May 1998.

“OFFICIAL SEAL”
VERONIKA A. GEIKE
(SEAL) Notary Public, State of Illinois
My Commission Expires Jan. 13, 2001

Veronika A. Geike
Notary Public

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00604799 Page 1 of 1

EXHIBIT "A"

LEGAL DESCRIPTION

THE SOUTH 56 FEET OF THAT PART OF LOT 11 FALLING IN ORIGINAL LOT 4 IN BLOCK 2 IN WILLOWAY SUBDIVISION, BEING A PART OF THE SOUTHWEST 1/4 OF SECTION 19 TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN NO. 05-19-313-028
which has the address of 244 LAGOON DRIVE, NORTHBFIELD
Illinois 60093 ("Property Address");

Property of Cook County Clerk's Office