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1998-07-17 14:44:52

RECORDATION REQUESTED BY:

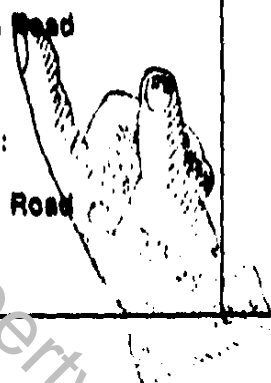
Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

WHEN RECORDED MAIL TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803

SEND TAX NOTICES TO:

Heritage Bank
11900 South Pulaski Road
Alsip, IL 60803



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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Heritage Bank by Mary R. Skimerhorn
11900 South Pulaski Road
Alsip, Illinois 60803

SECRET
MUES, P.
071798C



Heritage Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 1, 1998, BETWEEN RONALD P. ENGLAND, A SINGLE PERSON, (referred to below as "Grantor"), whose address is 15716 CENTENNIAL DRIVE, ORLAND PARK, IL 60462; 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 April 20, 1998 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

APRIL 23, 1998 DOCUMENT NUMBER 98325165

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 15716 CENTENNIAL DRIVE, ORLAND PARK, IL 60462. The Real Property tax identification number is 27-16-404-064-0000.

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

EFFECTIVE 7-1-98, THE PAYMENT SCHEDULE SHALL BE MODIFIED FROM A THIRTY YEAR BI-WEEKLY FIXED RATE AMORTIZATION TO A FIFTEEN YEAR MONTHLY FIXED RATE AMORTIZATION; THE INTEREST RATE SHALL REMAIN THE SAME; THE PRINCIPAL AND INTEREST PAYMENT SHALL BE CHANGED FROM \$459.31 TO \$481.52 AND WILL BE FIRST DUE ON 8-1-98 AND WILL CONTINUE EVERY MONTH THEREAFTER UNTIL THE ENTIRE PRINCIPAL AND ACCRUED INTEREST BALANCE IS PAID IN FULL. THE MATURITY DATE SHALL BE CHANGED FROM 5-17-2021 TO 7-1-2013. 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

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Mary B. Blumberg
Notary Public, State of Illinois
My Commission Expires 2-17-2001

My commission expires 2-17-2001

Notary Public in and for the State of ILLINOIS

By [Signature] Residing at 1000 [unclear] COOK COUNTY

Given under my hand and official seal this 1ST day of JULY, 1998

mentioned. On this day before me, the undersigned Notary Public, personally appeared RONALD P. ENGLAND, 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

COUNTY OF COOK

STATE OF ILLINOIS

INDIVIDUAL ACKNOWLEDGMENT

By: [Signature] Authorized Officer

LENDER: Heritage Bank

X [Signature] RONALD P. ENGLAND

GRANTOR:

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

07-01-1998

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

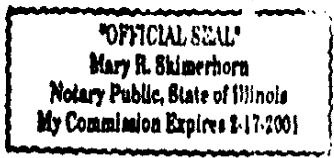
COUNTY OF COOK) ss

On this 1st day of July, 19 98, before me, the undersigned Notary Public, personally appeared Mary R. Skimerhorn 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



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SCHEDULE A (CONTINUED)

POLICY NO.: 1410 007724818 EP

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:

PARCEL 1:

THE EAST 81.00 FEET OF THE WEST 97.00 FEET OF THE NORTH 29.46 FEET OF THE SOUTH 161.33 FEET OF LOT 25 IN CENTENNIAL VILLAGE UNIT 4, A PLANNED UNIT DEVELOPMENT, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AFORESAID AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS OF CENTENNIAL VILLAGE UNIT II TOWNHOME ASSOCIATION RECORDED JULY 14, 1994 AS DOCUMENT 94615787 AS AMENDED FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS.

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.

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