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Cook County Recorder 05.50

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

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 30, 1997, BETWEEN SANDRA K. HERMAN, DIVORCED AND NOT SINCE REMARRIED, (referred to below as "Grantor"), whose address is 17715 BERNARD DRIVE #2D, 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 June 16, 1997 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

JUNE 26, 1997 AS DOCUMENT NUMBER 97461929

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

UNIT 2D AND GARAGE UNIT 2D IN BUILDING NO. 6, IN EAGLE RIDGE II CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 2 IN EAGLE RIDGE ESTATES, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS IN COOK COUNTY, ILLINOIS AS DOCUMENT 94869881 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

The Real Property or its address is commonly known as 17715 BERNARD DRIVE #2D, ORLAND PARK, IL 60462. The Real Property tax identification number is 27-32-101-006-0000.

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

EFFECTIVE 12-30-97, THE INTEREST RATE SHALL BE CHANGED FROM 7.875% TO 6.75%; THE PRINCIPAL AND INTEREST PAYMENT WILL BE CHANGED FROM \$339.12 TO \$308.85 AND WILL BE FIRST DUE ON 1-13-98, 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.

Property of Cook County Clerk's Office

LENDER: Heritage Bank

By [Signature] Authorized Officer

GRANTOR:

x [Signature] SANDRA K. HERMAN

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

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 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)

12-30-1997

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

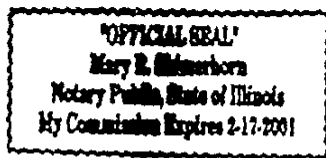
On this day before me, the undersigned Notary Public, personally appeared SANDRA K. HERMAN, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 30th day of DECEMBER, 1997.

By Mary K. Herberman Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001



LENDER ACKNOWLEDGMENT

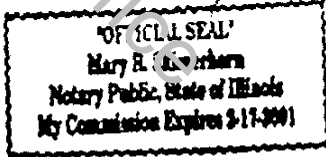
STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

On this 30th day of DECEMBER, 1997, before me, the undersigned Notary Public, personally appeared FRANK TRAVIS 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 K. Herberman Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001



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