

**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**

CONCOR TITLE  
SERVICES, INC.  
081327

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 24, 1997, BETWEEN DAVID J. FLYNN and PAMELA A. FLYNN, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 17859 MAINE COURT UNIT #12, 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 July 10, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED JULY 17, 1996 AS DOCUMENT NUMBER 96545895

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

UNIT 12 IN EAGLE RIDGE CONDOMINIUM UNIT IV AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: THAT PART OF LOT 3 IN EAGLE RIDGE ESTATES, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 23, 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, COOK COUNTY, ILLINOIS, AS DOCUMENT 94853963, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

The Real Property or its address is commonly known as 17859 MAINE COURT UNIT #12, ORLAND PARK, IL 60462. The Real Property tax identification number is 27-32-102-002-1012.

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

EFFECTIVE 12-24-97, THE INTEREST RATE SHALL BE CHANGED FROM 8.125% TO 6.875%; THE PRINCIPAL AND INTEREST PAYMENT WILL BE CHANGED FROM \$405.04 TO \$366.01 AND WILL BE FIRST DUE ON 1-7-98, 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

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Property of Cook County Clerk's Office

LENDER:

Heritage Bank

Authorized Officer

By: *Justin Brown*

GRANTOR:

DAVID J. FLYNN

X *David J. Flynn*

PAMELA A. FLYNN

X *Pamela A. Flynn*

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

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 subsequent actions.

(Continued)

MODIFICATION OF MORTGAGE

12-24-1997

98119557

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS  
COUNTY OF COOK ) ss

On this day before me, the undersigned Notary Public, personally appeared DAVID J. FLYNN and PAMELA A. FLYNN, 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.

Given under my hand and official seal this 24th day of DECEMBER, 19 97.

By Mary E. Skimerborn Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS  
COUNTY OF COOK ) ss

On this 24th day of DECEMBER 19 97, before me, the undersigned Notary Public, personally appeared BURTON DANLOS 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 E. Skimerborn Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001

