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1998-03-26 09:46:04
Cook County, Illinois

RECORDATION REQUESTED BY:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

Terrence L. Barnich and Eva Marie
Wohn
2315 N. Wayne
Chicago, IL 60614

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: American Nat'l Bank & Trust Co. of Chgo
1901 S. Meyers Road, Suite 440
Oakbrook Terrace, IL 60181



American National Bank

CONNOR T.
SERVICES, INC.

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 5, 1998, BETWEEN Terrence L. Barnich and Eva Marie Wohn, Husband and Wife, (referred to below as "Grantor"), whose address is 2315 N. Wayne, Chicago, IL 60614; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 33 N LaSalle Street, Chicago, IL 60690.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 24, 1992 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Original Mortgage Dated April 24, 1992, subsequently modified on October 6, 1993 and May 1, 1997, recorded in Cook County, Illinois

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

UNIT NO. 2315 IN LAKEWOOD WEST CONDOMINIUM TOWNHOMES AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE; CERTAIN LOTS AND ALLEYS IN BLOCK 3 IN GEORGE WARD'S SUBDIVISION OF BLOCK 12 IN SHEFFIELD'S ADDITION TO CHICAGO, IN THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AUGUST 17, 1987 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 87454532, AS AMENDED BY DOCUMENT 87598564, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2315 N. Wayne, Chicago, IL 60614. The Real Property tax identification number is 14-32-019-1032.

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

The per annum interest rate is hereby changed to 7.15% and the maturity date is hereby extended to April 1, 2013..

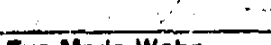
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to

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.

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

GRANTOR:

X 
Terrence L. Barnick

X 
Eva Marie Wahn

LENDER:

American National Bank & Trust Co. of Chicago

By: 
Authorized Officer

Property of Cook County Clerk's Office

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss

COUNTY OF COOK)

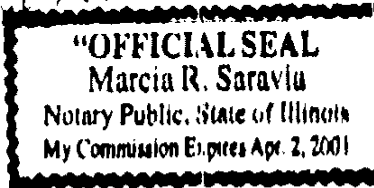
On this day before me, the undersigned Notary Public personally appeared **Terrence L. Barnich and Eva Marie Wohn**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 17th day of March, 1998.

By Terrence L. Barnich & Eva Marie Wohn Residing at 235 N. ...

Notary Public in and for the State of Illinois

My commission expires April 2, 2001



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss

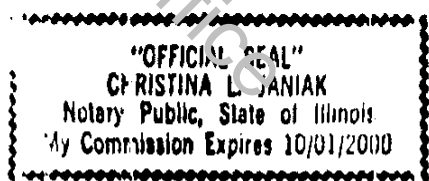
COUNTY OF COOK)

On this 17th day of March, 1998, before me, the undersigned Notary Public, personally appeared Terrence L. Barnich & Eva Marie Wohn and known to me to be the 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 Terrence L. Barnich & Eva Marie Wohn Residing at 235 N. ...

Notary Public in and for the State of Illinois

My commission expires April 2, 2001



UNOFFICIAL COPY 98237555

MADE UNDER THE PROVISIONS OF SAID MORTGAGE OR ON THE NOTES SECURED THEREBY AND FOR ALL OTHER PURPOSES SPECIFIED THEREIN, HEREBY RELEASING AND WAIVING ALL RIGHTS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS.

IN WITNESS WHEREOF, THE SAID HARRIS BANK LIBERTYVILLE HAS CAUSED THIS INSTRUMENT TO BE EXECUTED IN ITS CORPORATE NAME BY ITS OFFICERS THEREUNTO DULY AUTHORIZED AND ITS CORPORATE SEAL TO BE HEREUNTO AFFIXED THIS 9TH DAY OF MARCH, 1998.

HARRIS BANK LIBERTYVILLE

BY: *[Signature]*
MICHAEL E. MACK, SENIOR VICE PRESIDENT

ATTEST:

BY: *[Signature]*
NESSIA CHASE, ASSISTANT VICE PRESIDENT

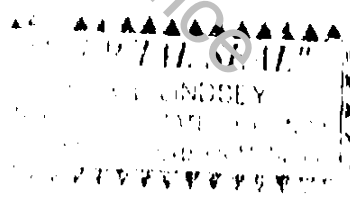
STATE OF ILLINOIS
COUNTY OF LAKE

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN THE STATE AFORESAID, DO HEREBY CERTIFY THAT MICHAEL E. MACK PERSONALLY KNOWN TO ME TO BE THE SENIOR VICE PRESIDENT AND NESSIA CHASE THE ASSISTANT VICE PRESIDENT OF HARRIS BANK LIBERTYVILLE, AN ILLINOIS CORPORATION, AND PERSONALLY KNOW TO ME TO BE THE SAME PERSON(S) WHOSE NAME(S) SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON AND ACKNOWLEDGED THAT HE SIGNED, SEALED AND DELIVERED THE SAID INSTRUMENT AS HIS FREE AND VOLUNTARY ACT, FOR THE USES AND PURPOSES HEREIN SET FORTH.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 10TH DAY OF MARCH, 1998.

[Signature]
NOTARY PUBLIC

COMMISSION EXPIRES: 11/14/99



THIS INSTRUMENT WAS PREPARED BY: SHARI LINDSEY
C/O HARRIS BANK LIBERTYVILLE
354 N. MILWAUKEE AVENUE
LIBERTYVILLE, ILLINOIS 60048

MAR 11 1998
By

date

Property

SUBORDINATION AGREEMENT

WHEREAS, TERRANCE L. BARNICH AND EVA-MARIE WOHN, JOINTLY, IS INDEBTED BY A MORTGAGE DATED APRIL 24, 1992 AND RECORDED IN THE OFFICE OF THE RECORDER/REGISTER OF COOK COUNTY, ILLINOIS, AND KNOWN AS DOCUMENT #92283487 DID MORTGAGE UNTO AMERICAN NATIONAL BANK, ITS SUCCESSORS AND/OR ASSIGNS A CERTAIN PREMISES IN LAKE COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

M
K

UNIT 2315 IN LAKEWOOD COMMONS WEST CONDOMINIUM TOWNHOMES AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: CERTAIN LOTS AND ALLEYS IN BLOCK 3 IN GEORGE WARD'S SUBDIVISION OF BLOCK 12 IN SHEFFIELD'S ADDITION TO CHICAGO, IN THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AUGUST 17, 1987 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT 87453532, AND AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 14-32-105-019-1032

PROPERTY COMMONLY KNOWN AS: 2315 N. WAYNE, CHICAGO, IL. 60614, TO SECURE A NOTE DATED MARCH 9 IN THE AMOUNT OF (\$600,000.00) SIX HUNDRED THOUSAND AND NO/100 DOLLARS WITH INTEREST PAYABLE AS THEREIN PROVIDED; AND

WHEREAS, THE UNDERSIGNED HAS/HAVE SOME RIGHT, INTEREST AND CLAIM IN AND TO SAID PREMISES BY REASON OF:

MORTGAGE DATED APRIL 28, 1997 AND RECORDED MAY 21, 1997 AS DOCUMENT #97361337 IN THE AMOUNT OF \$52,500.00.

BUT IS/ARE WILLING TO SUBJECT AND SUBORDINATE THEIR RIGHT, INTEREST AND CLAIMS TO THE LIEN OF THE ABOVE MENTIONED MORTGAGE

NOW THEREFORE, THE UNDERSIGNED IN CONSIDERATION OF THE PREMISES AND OF THE SUM OF ONE DOLLAR (1.00) PAID TO THE UNDERSIGNED, RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, DOES HEREBY COVENANT AND AGREE THAT THE RIGHT, INTEREST AND CLAIM OF THE UNDERSIGNED IS AND SHALL BE AND REMAIN AT ALL TIME SUBJECT AND SUBORDINATE TO THE LIEN OF THE MORTGAGE TO SAID AMERICAN NATIONAL BANK, AS AFORESAID FOR ALL ADVANCES MADE OR TO BE