

PREPARED BY: *Home Loan Center*

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

5045045

This Mortgage Modification Agreement ("this Agreement") dated as of FEBRUARY 1, 1998 is by, between and among EMILY H. ULRICH, A WIDOW

(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 \$ 242,000.00, reduced by payments to a current principal balance of \$ 236,994.93, 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 DECEMBER 18, 1996;

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 DECEMBER 18, 1996 and recorded in the Office of the Recorder of Deeds of COOK COUNTY, ILLINOIS, on JANUARY 3, 1997 as Document Number 97004512, which Mortgage secures the Existing Note and conveys and mortgages real estate located at 804 GLENSHIRE ROAD, GLENVIEW in COOK COUNTY, ILLINOIS, legally described on Exhibit A attached hereto and identified by Pin Number: 04-33-402-031 (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 MARCH 1, 2012, 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;

BOX 333-CTT  
Rev. 02/01/98 DPS 690

AUD FZ ACC 17347

Property of Cook County Office

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*Emily M. White*  
EMILY M. WHITE

IN WITNESS WHEREOF, the parties hereto have duly executed and delivered this Agreement as of the day and year first above written.

attached hereto (if applicable) is hereby incorporated herein by reference.

9. A land trustee executing this Agreement does not make the representation and warranties above relating to the balance of the Loan or the presence or absence of liens on the Property. The land trustee's waiver in the Replacement Documents and Mortgage.

the prior written consent of Lender. Terms not otherwise defined here shall have the meaning given to them successors and assigns, except that Borrower may not transfer or assign its rights or interest hereunder without to the benefit of and be binding upon the parties hereto, their heirs, executors, personal representatives, the plural and vice versa, and the use of one gender shall not denote the other. This Agreement shall include executed in such State. Unless the context requires otherwise, wherever used herein the singular shall include and construed in accordance with the internal laws of the State of Illinois, and shall be deemed to have been 8. This Agreement and any document or instrument executed in connection herewith shall be governed by as changed or modified in express terms by the Replacement Documents.

7. The parties hereto further agree that all of the provisions, stipulations, powers and covenants in the Mortgage shall stand and remain unchanged and in full force and effect and shall be binding upon them except Note were set forth and described in a Mortgage.

6. Borrower hereby agrees and confirms that (i) the Replacement Note, as an amendment, restatement, renewal and replacement of an existing Note, is and shall be a continuing obligation of Borrower to Lender, and (ii) the term of the Mortgage shall secure the Replacement Note to the same extent as if the Replacement

Renewed by Note dated: FEBRUARY 1, 1998 (date of Replacement Note).

5. Upon receipt of the Replacement Note, the Lender shall return the Existing Note to Borrower marked shall, from and after the date hereof, be deemed references to the Replacement Note.

4. References in the Mortgage and related documents to the "Note" and riders and attachments thereto be of any effect.

or an Adjustable Rate Note, from and after the date hereof, any Balloon Rider to the Mortgage shall cease to shall cease to be of any effect. If this Agreement is being used to convert a Balloon Note to a Fixed Rate Note Fixed Rate Note or a Balloon Note, from and after the date hereof, any Adjustable Rate Rider to the Mortgage payable under the Replacement Note. If this Agreement is being used to convert an Adjustable Rate Note to a accrued unpaid interest and other amounts owing under the Existing Note shall be deemed outstanding and Note which Replacement Note shall be in the principal amount of \$ 238,814.83. Any and all 3. The Existing Note is hereby amended, retained, renewed and replaced in its entirety by the Replacement as Lender may request from time to time (collectively, the "Replacement Documents").

the Replacement Note, relevant riders, attachments and disclosures, and such other documents and instruments, 2. As a condition of Lender modifying the terms of the Loan, Borrower agrees to execute this Agreement, Note which Replacement Note shall be in the principal amount of \$ 238,814.83. Any and all

1. The recitals (wherein clauses) above are hereby incorporated herein by reference

the parties hereto hereby agree as follows:

NOW THEREFORE, for valuable consideration, the receipt and adequacy of which are hereby acknowledged,

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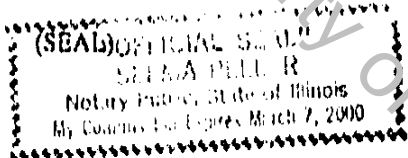
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STATE OF )  
COUNTY OF )

I, SELMA PELLER a Notary Public in and for said County in the State  
aforesaid, DO HEREBY CERTIFY that EMILY H. ULRICH

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 19<sup>th</sup> day of FEBRUARY 1998



Selma Peller  
Notary Public

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

STATE OF ILLINOIS )  
COUNTY OF WILL )

I, Marie Chiaro 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 17 day of February, 1998.

(SEAL)



Marie Chiaro  
Notary Public

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LOT 50 IN ARTHUR T. MCINTOSH AND COMPANY'S GLENVIEW COUNTRYSIDE BEING A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE SOUTH EAST 1/4 LYING EAST OF THE EAST LINE OF RIGHT OF WAY OF GREENWOOD ROAD IN SECTION 33, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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