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RECORDATION REQUESTED BY:

COLE TAYLOR BANK
7601 S. Cicero Avenue
Chicago, IL 60652

WHEN RECORDED MAIL TO:

Cole Taylor Bank
Loan Services
P.O. Box 909743
Chicago, IL 60690-9743

DEPT-01 RECORDING \$25.50
TRAN 1761 04/20/98 12:04:00
#2708 TR # - 98 - 310732
COOK COUNTY RECORDER



SEND TAX NOTICES TO:

Gary Christopher
5817 S. Newcastle
Chicago, IL 60638

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Cole Taylor Bank (Loan Services - IL)
P.O. Box 909743
Chicago IL 60690-9743

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 27, 1998, BETWEEN Gary Christopher, an unmarried man, (referred to below as "Grantor"), whose address is 5817 S. Newcastle, Chicago, IL 60638; and COLE TAYLOR BANK (referred to below as "Lender"), whose address is 7601 S. Cicero Avenue, Chicago, IL 60652.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 20, 1997 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded September 12, 1997 in the Cook County Recorder's Office as Document Number 97-674238

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

LOT 42 IN BLOCK 78 IN FREDERICK H. BARTLETT'S SIXTH ADDITION TO BARTLETT HIGHLANDS, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 33 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5817 S. Newcastle, Chicago, IL 60638. The Real Property tax identification number is 19-18-131-005.

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

The principal balance of the "Home Equity Credit Agreement, Note and Disclosure" secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$10,000.00 to \$15,000.00. At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$30,000.00.

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

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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 Gary Christopher
Gary Christopher

LENDER:

COLE TAYLOR BANK

By: Rosemary Lewandowski
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook) SS

On this day before me, the undersigned Notary Public, personally appeared Gary Christopher, 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 20th day of March, 1998.

By Rosemary Lewandowski Residing at Chicago, Ill

Notary Public in and for the State of Illinois

My commission expires 2/19/00

OFFICIAL SEAL
ROSEMARY LEWANDOWSKI
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. FEB. 19, 2000

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Property of Cook County Clerk's Office

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

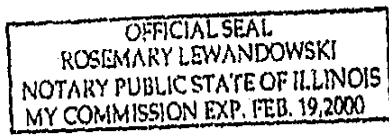
COUNTY OF Cook) ss

On this 20th day of March 19 98, before me, the undersigned Notary Public, personally appeared DeAnn Ludwig and known to me to be the Asst. Vice Pres. 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 Rosemary Lewandowski Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 2/9/2000



Cook County Clerk's Office

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