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7110/0116 11 001 Page 1 of 4
1998-04-27 11:42:41
Cook County Recorder 27.50

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

D'CONNOR TITLE
SERVICES, INC.

0424988



Heritage Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 13, 1998, BETWEEN DON E. NEIGHBORS and ELEANOR M. NEIGHBORS, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 15436 LANCASTER LANE, 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 May 25, 1997 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

MAY 27, 1997 AS DOCUMENT NUMBER 97373564

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

SEE ATTACHED LEGAL

The Real Property or its address is commonly known as 15436 LANCASTER LANE, ORLAND PARK, IL 60462. The Real Property tax identification number is 27-15-205-023-0000.

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

EFFECTIVE 3-13-98, THE INTEREST RATE SHALL BE CHANGED FROM 8.125% TO 7.00%; THE PRINCIPAL AND INTEREST PAYMENT WILL BE CHANGED FROM \$430.81 TO \$393.06 AND WILL BE FIRST DUE ON 3-27-98, 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 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

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Authorized Officer

By: [Signature]

Heritage Bank
LENDER:

ELEANOR M. NEIGHBORS

X [Signature]

DON E. NEIGHBORS

X [Signature]

GRANTOR:

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.

(Continued)

MODIFICATION OF MORTGAGE

03-13-1998

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK) ss

On this day before me, the undersigned Notary Public, personally appeared DON E. NEIGHBORS and ELEANOR M. NEIGHBORS, 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 13TH day of MARCH, 19 98.

By Mary R. Skimerhorn 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 13TH day of MARCH, 19 98, before me, the undersigned Notary Public, personally appeared ANDREW TRAVLOS 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 R. Skimerhorn Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 2-17-2001



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LOAN POLICY (1992) SCHEDULE A (CONTINUED)

POLICY NO.: 1410 007655979 EP

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:

LOT 48 IN ORLAND SQUARE VILLAGE UNIT 6, WHEELER EXTENSION, BEING A SUBDIVISION OF PART OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.