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1998-04-28 10:47:26
Cook County Recorder 15.50

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:

Arnis Kins
7709 Tripp Street
Skokie, IL 60076

FOR RECORDER'S USE ONLY

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

(3)

O'CONNOR TITLE
SERVICES, INC.

242793R



American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 17, 1998, BETWEEN Arnis Kins, MARRIED TO DACE KINS, (referred to below as "Grantor"), whose address is 7709 Tripp Street, Skokie, IL 60076; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 120 S. LaSalle Street, Chicago, IL 60690.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 14, 1987 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

Recorded as document #87574376 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:

LOT 19 IN BLOCK 8 IN ARTHUR DUNAS "L" EXTENSION SUBDIVISION OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7709 TRIPP STREET, SKOKIE, IL 60076. The Real Property tax identification number is 10-27-220-012.

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

The per annum interest rate is hereby changed to 6.250% with the maturity date remaining 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 endorser 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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MODIFICATION OF MORTGAGE (Continued)

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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 *Arnis Kins*
Arnis Kins

LENDER:

American National Bank & Trust Co. of Chicago

By: *Arise Hamilton AVP*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

) ss

COUNTY OF COOK

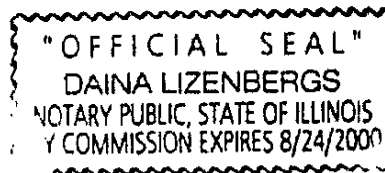
On this day before me, the undersigned Notary Public, personally appeared Arnis Kins, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 21st day of April, 1998.

By *Daina Lizenbergs* Residing at 209 Pioneer Rd Evanston, IL

Notary Public in and for the State of Illinois

My commission expires August 24, 2000



04-17-1998

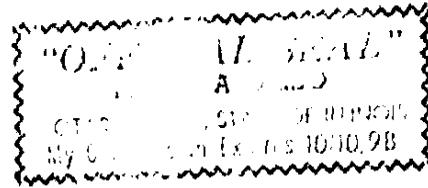
MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF De Kalb)



On this 14 day of April, 19 98, before me, the undersigned Notary Public, personally appeared Debra Hamilton and known to me to be the AVP, 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 [Signature] Residing at [Address]

Notary Public In and for the State of Illinois

My commission expires 10/10/98

Property of Cook County Clerk's Office