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RECORDATION REQUESTED BY:

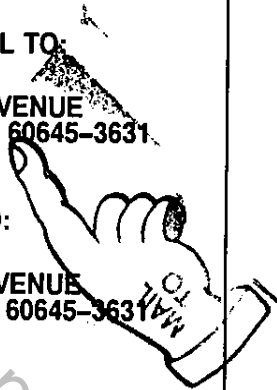
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645-3631

WHEN RECORDED MAIL TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645-3631

SEND TAX NOTICES TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60645-3631



DEPT-01 RECORDING 425.50
T#0011 TRAN 2691 05/19/99 14:44:00
#0192 TB #-99-482080
COOK COUNTY RECORDER

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: BRICKYARD BANK
6676 N. LINCOLN AVE.
LINCOLNWOOD, IL 60645-3631

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 26, 1999, BETWEEN BARRY GANS and FRADELL GANS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, (referred to below as "Grantor"), whose address is 1205 HIDDEN LAKE DR., BUFFALO GROVE, IL 60089; and BRICKYARD BANK (referred to below as "Lender"), whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60645-3631.

MORTGAGE. Grantor and Lender have entered into a mortgage dated March 14, 1997 (the "Mortgage") recorded in LAKE County, State of Illinois as follows:

RECORDED 03-26-1997 AS DOCUMENT NUMBER 3948919 FROM BARRY GANS AND FRADELL GANS TO BRICKYARD BANK TO SECURE A NOTE FOR \$50,000.00

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

LOT 1B IN WESTCHESTER ESTATES, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 AND PART OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 43 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND OF LOTS 4, 5 AND 6 IN HOLUB'S FARM SUBDIVISION, ACCORDING TO THE PLAT OF SAID WESTCHESTER ESTATES, RECORDED AUGUST 25, 1987 AS DOCUMENT 2604850 AND CORRECTED BY CERTIFICATE OF CORRECTION RECORDED FEBRUARY 5, 1988 AS DOCUMENT 2654996, IN LAKE COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1205 HIDDEN LAKE DR., BUFFALO GROVE, IL 60089. The Real Property tax identification number is 15-28-310-047.

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

EXTENDED MATURITY TO APRIL 26, 2000. ADVANCED ADDITIONAL \$15,000.00. INCREASED THE MAXIMUM LIEN AMOUNT TO \$65,000.00. SET MONTHLY PAYMENT OF \$1,000.00 PRINCIPAL AND INTEREST. SAID MODIFICATION IS EVIDENCED BY A NEW PROMISSORY NOTE (NOTE) DATED APRIL 26, 1999 AND TO BE REPAID ON OR BEFORE APRIL 26, 2000. SAID NOTE IS SECURED BY THE PROPERTY PURSUANT TO THE MORTGAGE.

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

Handwritten initials/signature

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 [Signature]
BARRY GANS

X [Signature]
FRADELL GANS

LENDER:

BRICKYARD BANK

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

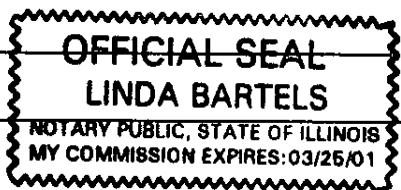
On this day before me, the undersigned Notary Public, personally appeared BARRY GANS and FRADELL GANS, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses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

Given under my hand and official seal this 28TH day of APRIL, 19 99.

By [Signature] Residing at 6676 N. LINCOLN AVE.

Notary Public in and for the State of _____

My commission expires _____



LENDER ACKNOWLEDGMENT

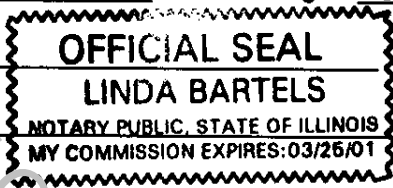
STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

On this 28th day of APRIL, 19 99, before me, the undersigned Notary Public, personally appeared EDWARD LEE and known to me to be the LOAN OFFICER, 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 Linda Bartels Residing at 6676 N. LINCOLN AVE.

Notary Public in and for the State of

My commission expires



Property of Cook County Clerk's Office

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