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Cook County Recorder 25.50



**RECORDATION REQUESTED BY:**

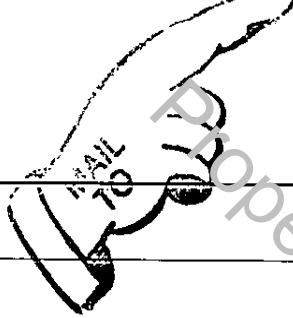
**PALOS BANK AND TRUST  
COMPANY  
12600 SOUTH HARLEM AVENUE  
PALOS HEIGHTS, IL 60463**

**COOK COUNTY  
RECORDER**

**EUGENE "GENE" MOORE  
BRIDGEVIEW OFFICE**

**WHEN RECORDED MAIL TO:**

**PALOS BANK AND TRUST  
COMPANY  
12600 SOUTH HARLEM AVENUE  
PALOS HEIGHTS, IL 60463**



**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by: PALOS BANK AND TRUST COMPANY  
12600 SOUTH HARLEM AVENUE  
PALOS HEIGHTS, IL 60463**

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE IS DATED APRIL 1, 1999, BETWEEN JAMES A. FRIEL and KAREN A. MEHIGAN, HIS WIFE, IN JOINT TENANCY, (referred to below as "Grantor"), whose address is 12409 S. HOBART, PALOS PARK, IL 60464; and PALOS BANK AND TRUST COMPANY (referred to below as "Lender"), whose address is 12600 SOUTH HARLEM AVENUE, PALOS HEIGHTS, IL 60463.**

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated April 22, 1994 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

**RECORDED ON MAY 9, 1994 AS DOCUMENT NUMBER 94-415415 AND MODIFICATION OF MORTGAGE DATED JULY 1, 1995; RECORDED AS DOCUMENT NUMBER 95-449122**

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

**THE SOUTH 1/2 OF LOT 3 IN MONSON AND COMPANY'S FIRST PALOS PARK SUBDIVISION, BEING A SUBDIVISION OF THE WEST 2/5 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

The Real Property or its address is commonly known as **12409 S. HOBART, PALOS PARK, IL 60464**. The Real Property tax identification number is **23-27-302-006, VOLUME 152**.

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

**TO EXTEND THE ORIGINAL MATURITY DATE ON HOME EQUITY LINE OF CREDIT #211338 FROM 04-01-99 TO 04-01-06..**

**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 to all such subsequent actions.

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EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X James A. Friel  
JAMES A. FRIEL

X Karen A. Mehigan  
KAREN A. MEHIGAN

LENDER:

PALOS BANK AND TRUST COMPANY

By: [Signature]  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )

COUNTY OF Cook ) SS

On this day before me, the undersigned Notary Public, personally appeared **JAMES A. FRIEL** and **KAREN A. MEHIGAN**, 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 1<sup>st</sup> day of April, 19 99.

By [Signature] Residing at 11165 S. Maplewood Chicago

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )

) ss

COUNTY OF COOK )

On this 1<sup>st</sup> day of April, 19 99, before me, the undersigned Notary Public, personally appeared Robert A. Shanks, Jr. 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 Margeau A. Phipps Residing at Palos Hts, Ill 60463

Notary Public in and for the State of ILLINOIS

My commission expires 10-2-99



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