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RECORDATION REQUESTED BY:

EDENS BANK
3245 LAKE AVENUE
WILMETTE, IL 60091

WHEN RECORDED MAIL TO:

EDENS BANK
3245 LAKE AVENUE
WILMETTE, IL 60091



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: EDENS BANK
3245 LAKE AVENUE
WILMETTE, ILLINOIS 60091

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 20, 1999, BETWEEN JOHN CHEN and SUSAN CHEN, HIS WIFE (TENANTS BY THE ENTIRETY), (referred to below as "Grantor"), whose address is 721 LAKE, WILMETTE, IL 60091; and EDENS BANK (referred to below as "Lender"), whose address is 3245 LAKE AVENUE, WILMETTE, IL 60091.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 3, 1998 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED ON 2/18/98 AS DOCUMENT NUMBER 98129872

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

LOT 2 IN CULLEN'S SUBDIVISION OF LOTS 6, 7 AND 8, IN BLOCK 13 IN DINGEES ADDITION TO WILMETTE IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

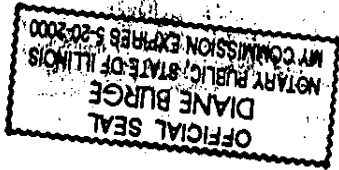
The Real Property or its address is commonly known as 721 LAKE, WILMETTE, IL 60091. The Real Property tax identification number is 05-34-202-021.

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

MODIFICATION TO INCREASE REVOLVING HOME EQUITY LINE OF CREDIT FROM \$50,000.00 TO \$100,000.00 AND CHANGE RATE FROM PRIME FLOATING TO PRIME MINUS 1/2%..

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.

UNOFFICIAL COPY



My commission expires May 20, 2000

Notary Public in and for the State of Illinois

By Diane Burge Residing at 3245 Lake Ave - Wilmette

Given under my hand and official seal this 20th day of July, 1999.
On this day before me, the undersigned Notary Public, personally appeared JOHN CHEN and SUSAN CHEN, 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.

STATE OF Illinois
COUNTY OF Cook
(ss)

INDIVIDUAL ACKNOWLEDGMENT

LENDER:
EDENS BANK

By: [Signature]
Authorized Officer

X [Signature]
SUSAN CHEN

X [Signature]
JOHN CHEN

GRANTOR:

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

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)



On this 20th day of JULY, 1999, before me, the undersigned Notary Public, personally appeared EVANGELINE A. POULOS and known to me to be the ASST. 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 Diane Burge Residing at 3245 Lake-Wilmette
Notary Public in and for the State of ILLINOIS
My commission expires May 20, 2000

COOK County Clerk's Office