

UNOFFICIAL COPY 99829645

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1999-08-31 13:49:56
Cook County Recorder 25.50



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RECORDATION REQUESTED BY:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 300
Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 300
Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

Elizabeth W. Bruce
960 Butternut Lane
Northbrook, IL 60062

FOR RECORDER'S USE ONLY

4255253 1/2 Remud

This Modification of Mortgage prepared by: American Natl. Bank & Trust Co. of Chgo
1901 S. Meyers Road, Suite 310
Oak Brook Terrace, IL 60181

308

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 12, 1999, BETWEEN Elizabeth W. Bruce, as Trustee, of the Elizabeth Whalen Bruce Revocable Trust dated October 29, 1996, (referred to below as "Grantor"), whose address is 960 Butternut Lane, Northbrook, IL 60062; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 120 S. LaSalle Street, Chicago, IL 60603.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 7, 1995 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

recorded on June 30, 1995 as document #95427473 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 5 IN NORTHBROOK HIGHLANDS UNIT NO. 10, A SUBDIVISION OF THE NORTH EAST 1/4 OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 26, 1953 AS DOCUMENT 15753503, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 960 Butternut Lane, Northbrook, IL 60062. The Real Property tax identification number is 04-09-206-004-0000.

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

Increased existing home equity credit line from \$100,000.00 to \$200,000.00. The maturity date of the agreement and Disclosure for Home Equity Credit Line and Mortgage is hereby changed to August 12, 2004..

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 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. BORROWER IS EXECUTING THIS MODIFICATION, NOT PERSONALLY, BUT AS TRUSTEE UNDER THE TRUST AGREEMENT DESCRIBED AS ELIZABETH WHALEN BRUCE REVOCABLE TRUST AND DATED OCTOBER 29, 1996.

BORROWER:

X Elizabeth W. Bruce
Elizabeth W. Bruce, as Trustee for Elizabeth Whalen Bruce Revocable Trust - PERSONALLY & AS TRUSTEE

LENDER:

American National Bank & Trust Co. of Chicago

By: M. Jean Barney
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss
COUNTY OF DUPAGE)

On this day before me, the undersigned Notary Public, personally appeared Elizabeth W. Bruce, 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.

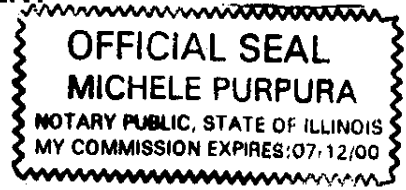
Given under my hand and official seal this 12th day of AUGUST, 1999.
By Violet C. Alm Residing at 118 EAST VERMONT, VILLAGE II

Notary Public in and for the State of ILLINOIS

My commission expires 05/24/2000



LENDER ACKNOWLEDGMENT



STATE OF Illinois)
) SS
COUNTY OF DuPage)

On this 12th day of August 19 99, before me, the undersigned Notary Public, personally appeared M. Jean Bando and known to me to be the Real Estate 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 Michele Purpura Residing at _____

Notary Public in and for the state of Illinois

My commission expires 7/12/00

PROPERTY OF COOK COUNTY CLERK'S OFFICE