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1999-09-02 13:41:46
Cook County Recorder 25.50



RECORDATION REQUESTED BY:

HERITAGE BANK OF
SCHAUMBURG
1535 W. SCHAUMBURG RD
SCHAUMBURG, IL 60194

WHEN RECORDED MAIL TO:

HERITAGE BANK OF
SCHAUMBURG
1535 W. SCHAUMBURG RD
SCHAUMBURG, IL 60194

FOR RECORDER'S USE ONLY

REI TITLE SERVICES # 736571

This Modification of Mortgage prepared by: HERITAGE BANK OF SCHAUMBURG
1535 W SCHAUMBURG ROAD
SCHAUMBURG, IL 60194

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 26, 1999, BETWEEN DARLENE M. SMITH, DIVORCED AND NOT SINCE REMARRIED, (referred to below as "Grantor"), whose address is 2307 N. DOUGLAS, ARLINGTON HEIGHTS, IL 60004; and HERITAGE BANK OF SCHAUMBURG (referred to below as "Lender"), whose address is 1535 W. SCHAUMBURG RD, SCHAUMBURG, IL 60194.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 4, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED NOVEMBER 26, 1996 AS DOCUMENT 96899771

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

LOT 352 IN IVY HILL SUBDIVISION UNIT 8, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 1, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2307 N. DOUGLAS, ARLINGTON HEIGHTS, IL 60004. The Real Property tax identification number is 03-17-204-064.

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

CREDIT LIMIT IS INCREASED FROM \$30,000.00 TO \$41,000.00. ALL OTHER ORIGINAL TERMS AND CONDITIONS REMAIN 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 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 *Darlene M. Smith*
DARLENE M. SMITH

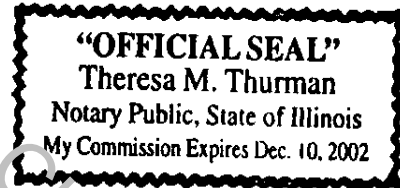
LENDER:

HERITAGE BANK OF SCHAUMBURG

By: *Terese Thurman*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) ss
COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **DARLENE M. SMITH**, DIVORCED AND NOT SINCE REMARRIED, 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 26 day of Aug, 1999.
By *Terese Thurman* Residing at *Schaumburg, IL*

Notary Public in and for the State of IL

My commission expires 12-10-02

LENDER ACKNOWLEDGMENT

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STATE OF Illinois)
) ss
COUNTY OF Cook)

On this 26th day of August, 19 99, before me, the undersigned Notary Public, personally appeared TERRI THURMAN and known to me to be the ASSISTANT 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 Suzanne M. Terranova Residing at Schaumburg

Notary Public in and for the State of Illinois

My commission expires Sept 15, 2001



Cook County Clerk's Office