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1999-09-03 11:59:58
Cook County Recorder 25.00

RECORDATION REQUESTED BY:

Bank of Homewood
2034 Ridge Rd.
Homewood, IL 60430

WHEN RECORDED MAIL TO:

Bank of Homewood
2034 Ridge Rd.
Homewood, IL 60430

SEND TAX NOTICES TO:

Bank of Homewood
2034 Ridge Rd
Homewood, IL 60430



FOR RECORDER'S USE ONLY

HA9046336 ETIC

This Modification of Mortgage prepared by: JOEL HATJE / WCC

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 1, 1999, BETWEEN MARY P. WITKOWSKI, DIVORCED AND NOT SINCE REMARRIED, (referred to below as "Grantor"), whose address is 181 COUNTRY CLUB DR., CHICAGO HEIGHTS, IL 60411; and Bank of Homewood (referred to below as "Lender"), whose address is 2034 Ridge Rd., Homewood, IL 60430. 3

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 24, 1997 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED MARCH 5, 1997 IN THE COOK COUNTY RECORDER'S OFFICE AS DOCUMENT #97148020

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

LOT 15 IN THE SUBDIVISION OF BLOCK 3 IN EDGEWOOD PARK ADDITION TO CHICAGO HEIGHTS, BEING A SUBDIVISION IN THE NW 1/4 OF SECTION 20, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 181 COUNTRY CLUB ROAD, CHICAGO HEIGHTS, IL 60411. The Real Property tax identification number is 32-20-104-006-0000.

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

EXTEND MATURITY DATE TO FEBRUARY 1, 2000.

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.

BOX 333

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

GRANTOR:

X Mary P. Witkowski
MARY P. WITKOWSKI

LENDER:

Bank of Homewood

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

) ss

COUNTY OF COOK

On this day before me, the undersigned Notary Public, personally appeared MARY P. WITKOWSKI, 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 1st day of August, 1999.

By Margaret Palm Residing at Homewood, IL

Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

) ss

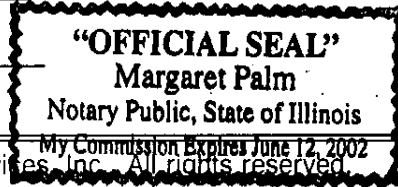
COUNTY OF COOK)

On this 1st day of August, 19 99, before me, the undersigned Notary Public, personally appeared Paul Nicola and known to me to be the Senior 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 Margaret Palm Residing at Homewood, IL

Notary Public in and for the State of Illinois

My commission expires _____



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