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1999-09-29 11:52:34

Cook County Recorder 25.50



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all  
MAIL TO: 089904104  
RECORDATION REQUESTED BY:  
OAK BROOK BANK  
1400 SIXTEENTH STREET  
OAK BROOK, IL 60523

WHEN RECORDED MAIL TO:

OAK BROOK BANK  
1400 SIXTEENTH STREET  
OAK BROOK, IL 60523

FOR RECORDER'S USE ONLY

REL TITLE SERVICES # 736770

This Modification of Mortgage prepared by: OAK BROOK BANK  
1400 16TH STREET  
OAK BROOK, IL 60523

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 18, 1999, BETWEEN CARL R. HELWING and KAREN H. HELWING A/K/A KAREN HELWING, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, (referred to below as "Grantor"), whose address is 5038 JEROME AVENUE, SKOKIE, IL 60077; and OAK BROOK BANK (referred to below as "Lender"), whose address is 1400 SIXTEENTH STREET, OAK BROOK, IL 60523.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 2, 1999 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

**MORTGAGE LOAN RECORDED JANUARY 8, 1999 AS DOCUMENT NO. 99018677.**

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

**LOT 52 (EXCEPT THE WEST 22 FEET) AND ALL OF LOT 53 IN GEORGE F. NIXON AND COMPANY'S NILES CENTER GARDENS SUBDIVISION ADDITION TO HOWARD LINCOLN AND CICERO SUBDIVISION OF THE SOUTH EAST 1/4 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

The Real Property or its address is commonly known as 5038 JEROME AVENUE, SKOKIE, IL 60077. The Real Property tax identification number is 10-28-401-028-0000 & 10-28-401-044-0000

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

**PRINCIPAL AMOUNT IS INCREASED TO \$50,000; MATURITY DATE IS EXTENDED TO SEPTEMBER 18, 2006.**

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.

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

GRANTOR:

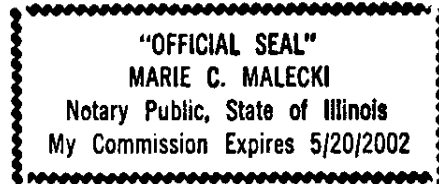
X *Carl Helwing* (SEAL)  
CARL R. HELWING

X *Karen H. Helwing* (SEAL)  
KAREN H. HELWING A/K/A KAREN HELWING

LENDER:

OAK BROOK BANK

By: *[Signature]*  
Authorized Officer



INDIVIDUAL ACKNOWLEDGMENT

STATE OF *Illinois*  
COUNTY OF *DuPage* ) ss

On this day before me, the undersigned Notary Public, personally appeared **CARL R. HELWING and KAREN H. HELWING A/K/A KAREN HELWING**, 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 *18* day of *Sept.*, 19*99*

By *Marie Malecki* Residing at *777 Army Trail Address*

Notary Public in and for the State of *Illinois*

My commission expires *5/2/02*

LENDER ACKNOWLEDGMENT

STATE OF Ill )  
 ) ss  
COUNTY OF DuPage )



On this 22 day of Sept, 19 99, before me, the undersigned Notary Public, personally appeared Brad McDowell and known to me to be the ATP, 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 Sarah Lehman Residing at Oak Brook

Notary Public in and for the State of Ill

My commission expires October 9, 2002

County Clerk's Office