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Cook County Recorder 25.00

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WHEN RECORDED MAIL TO:

LaSalle Bank, F.S.B.
8303 W. Higgins Road - Suite 500
Chicago, IL 60631-2983

BOX 370



FOR RECORDER'S USE ONLY

ATCF, INC

This Modification of Mortgage prepared by: **Debora Thompson**
8303 W HIGGINS, SUITE 500
CHICAGO IL 60631

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 13, 1998, BETWEEN David Richmond and Frances Richmond, his wife,, (referred to below as "Grantor"), whose address is 6868 N. Tonty, Chicago, IL 60646; and LaSalle Bank, F.S.B. (referred to below as "Lender"), whose address is 8303 W. Higgins Road - Suite 500, Chicago, IL 60631-2983.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 17, 1994 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

"Recorded 3/8/94 as document number 94-211824, executed by David Richmond and Frances Richmond, his wife, to LaSalle Bank, FSB, in the original amount of \$222,000.00"

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

LOT 25 IN BLOCK 3 IN KENDALL'S BELMONT AND 56TH AVENUE SUE DIVISION OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPT THE SOUTH 30 ACRES, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5448-54 W. Barry, Chicago, IL 60641. The Real Property tax identification number is 13-28-102-024.

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

"To modify any and all references in the mortgage to the Note such that any and all references after the date hereof are deemed to refer to the note as identified by that certain Change in Terms Agreement of even date herewith".

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 David Richmond
David Richmond

X Frances Richmond
Frances Richmond

LENDER:

LaSalle Bank, F.S.B.

By: Donald P. Hansen
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) ss
COUNTY OF Cook)

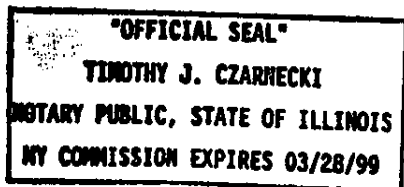
On this day before me, the undersigned Notary Public, personally appeared David Richmond and Frances Richmond, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16th day of November, 19 98.

By Timothy J. Czarniecki Residing at 2245 W. Charleston Ct

Notary Public in and for the State of Illinois

My commission expires March 28, 1999



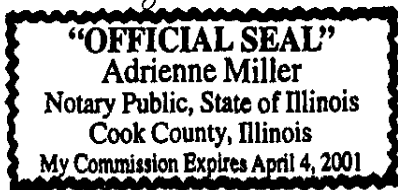
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 12th day of November, 19 98, before me, the undersigned Notary Public, personally appeared DONALD. J. HANSEN 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 Adrienne Miller Residing at Chicago

Notary Public in and for the State of Illinois
My commission expires April 4, 2001



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