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1999-01-13 08:41:57  
Cook County Recorder 25.50



**RECORDATION REQUESTED BY:**

American National Bank & Trust  
Company of Chicago  
1901 S. Meyers Road, Suite 440  
Oak Brook Terrace, IL 60181

**WHEN RECORDED MAIL TO:**

American National Bank & Trust  
Company of Chicago  
1901 S. Meyers Road, Suite 440  
Oak Brook Terrace, IL 60181

**SEND TAX NOTICES TO:**

MICHAEL E. FOX and KAREN A.  
FOX  
555 WATERS EDGE COURT  
NORTHBROOK, IL 60062

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: American Natl. Bank & Trust Co. of Chgo  
1901 S. Meyers Road, Suite 440  
Oak Brook Terrace, IL 60181

O'Connor Title  
Services, Inc.



# 011299J

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 1, 1998, BETWEEN MICHAEL E. FOX and KAREN A. FOX, HIS WIFE, AS TENANTS IN COMMON, (referred to below as "Grantor"), whose address is 555 WATERS EDGE COURT, 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 August 22, 1997 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

**RECORDED SEPTEMBER 2, 1997 AS DOCUMENT NUMBER 97641357 AND MODIFIED AS DOCUMENT NUMBER 98089320 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:

**PARCEL 1: SUBLOT 2 OF OUTLOT "C" IN WATERS EDGE, A SUBDIVISION OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THE NORTH 555.0 FEET AND EXCEPT THE SOUTH 315.0 FEET OF THE NORTH 870.0 FEET OF THE EAST 330.0 FEET THEREOF) OF SECTION 3, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART LYING WEST OF THE CENTER LINE OF MIDDLE FORK OF THE NORTH BRANCH OF THE CHICAGO RIVER) ACCORDING TO THE PLAT THEREOF RECORDED MAY 30, 1986 AS DOCUMENT 86214907, IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENT FOR INGRESS AND EGRESS OVER, ACROSS AND THROUGH OUTLOT "B" OF SAID SUBDIVISION AS CONTAINED IN DECLARATION OF COVENANTS, EASEMENTS AND RESTRICTIONS AND HOMEOWNERS AGREEMENT RECORDED MAY 30, 1986 AS DOCUMENT 86214906.**

The Real Property or its address is commonly known as 555 WATERS EDGE COURT, NORTHBROOK, IL 60062. The Real Property tax identification number is 04-03-404-002.

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

**PER ANNUM INTEREST RATE IS CHANGED TO 6.25%, WITH MATURITY DATE TO REMAIN AS SEPTEMBER 1, 2004. ALL OTHER TERMS AND CONDITIONS REMAIN IN EFFECT..**

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain

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MODIFICATION OF MORTGAGE  
(Continued)

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 Michael E. Fox  
MICHAEL E. FOX

X Karen A. Fox  
KAREN A. FOX

LENDER:

American National Bank & Trust Co. of Chicago

By: Carol Jensen  
Authorized Officer

Property of Cook County Clerk's Office

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

) ss

COUNTY OF Cook

On this day before me, the undersigned Notary Public, personally appeared **MICHAEL E. FOX and KAREN A. FOX**, 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 8th day of December, 1998.

By Laurie A. Levin Residing at 1115 Lincoln Ave. So., Highland Park, IL

Notary Public in and for the State of Illinois

My commission expires \_\_\_\_\_

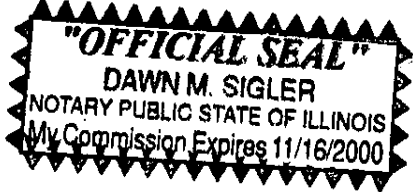


LENDER ACKNOWLEDGMENT

STATE OF IL

) ss

COUNTY OF DuPage



On this 10th day of December, 1998, before me, the undersigned Notary Public, personally appeared Carol A. Jensen 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 Dawn M. Sigler Residing at Oakbrook Terrace, IL

Notary Public in and for the State of IL

My commission expires 11-16-2000