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1999-01-25 11:07:41
Cook County Recorder 25.00

RECORDATION REQUESTED BY:

Bank of Homewood
2034 Ridge Rd.
Homewood, IL 60430



WHEN RECORDED MAIL TO:

GLFR, INC.
Credit Administration
P.O. Box 1483
Homewood, IL 60430-0483

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: **MARILYN BELL / TJE**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 1, 1998, BETWEEN RICHARD G OKRAY and CAROL A OKRAY, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 1807 183RD STREET, LANSING, IL 60438-2014; and Bank of Homewood (referred to below as "Lender"), whose address is 2034 Ridge Rd., Homewood, IL 60430.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 4, 1995 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED AUGUST 28, 1995 IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS AS DOCUMENT NUMBER 95-569551

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

PARCEL 1:
LOT 10 IN LANSING COURT BEING A SUBDIVISION OF THAT PART OF THE WEST 17.2004 ACRES OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 36 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE NORTHERLY LINE OF THE TRI-STATE HIGHWAY, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES IN COOK COUNTY, ILLINOIS, ON AUGUST 2, 1973 AS DOCUMENT LR2708374, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS: 3069 BERNICE ROAD, LANSING, IL 60438.

PARCEL 2:
EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DOCUMENT FIELD AS NUMBER LR2708374 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as **3069 BERNICE ROAD, LANSING, IL 60438-2014**. The Real Property tax identification number is **30-30-407-013-0000**.

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

**MATURITY DATE IS 08/04/2010
REDUCTION IN LIEN AMOUNT TO \$43,419.79.**

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

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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 Richard G Okray
RICHARD G OKRAY

X Carol A Okray
CAROL A OKRAY

LENDER:

Bank of Homewood

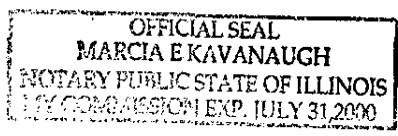
By: Marcia E. Kavanaugh
Authorized Officer Marcia E. Kavanaugh

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) ss

On this day before me, the undersigned Notary Public, personally appeared RICHARD G OKRAY and CAROL A OKRAY, 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 1st day of December, 19 98.
By Marcia E. Kavanaugh Residing at Lemont Ill
Notary Public in and for the State of Illinois
My commission expires 7-30-2000



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) ss
COUNTY OF Cook)



On this 1st day of December, 19 98, before me, the undersigned Notary Public, personally appeared Marcia Kavaravaj and known to me to be the Mortgage Loan Officer 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 Carol S Bergman Residing at Blue Island, Ill

Notary Public in and for the State of Illinois

My commission expires 8/30/2000

Cook County Clerk's Office