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RECORDATION REQUESTED BY:

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

9854/0056 09 006 Page 1 of 4
1999-01-28 12:20:35
Cook County Recorder 27.50



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:

American National Bank & Trust Company of Chicago
120 South LaSalle Street
Chicago, IL 60603

COOK COUNTY
RECORDER
JESSE WHITE
SKOKIE OFFICE

FOR RECORDER'S USE ONLY

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



American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JULY 31, 1998, BETWEEN American National Bank & Trust Company of Chicago, as Trustee, under Trust Agreement No. 122452-05 dated December 23, 1996, (referred to below as "Grantor"), whose address is 120 South LaSalle Street, Chicago, IL 60603; 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 July 31, 1998 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Mortgage Dated April 30, 1998 and recorded in Cook County Recorder's Office as Document #97055731 on property located at 2310, 2316 and 2416 Thayer, Evanston, Illinois 60201

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

See Attached Exhibit "A"

The Real Property or its address is commonly known as 2316 & 2416 Thayer, Evanston, IL 60201. The Real Property tax identification number is 05-34-315-030-0000, 05-34-315-032-0000, 05-34-315-003-0000.

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

The maturity date of the Mortgage is hereby extended to July 31, 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

Handwritten initials: HM DW

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. BORROWER IS EXECUTING THIS MODIFICATION, NOT PERSONALLY, BUT AS TRUSTEE UNDER THE TRUST AGREEMENT DESCRIBED AS TRUST NO. 122452-05 AND DATED DECEMBER 23, 1996.

BORROWER:

American National Bank & Trust Company of Chicago **AS TRUSTEE, AFORESAID**

By: EILEEN F. NEARY TRUST OFFICER

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

LENDER:

American National Bank & Trust Co. of Chicago

By: Kandace Jonti, VP
Authorized Officer

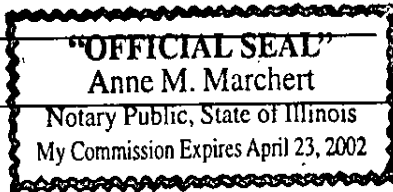
CORPORATE ACKNOWLEDGMENT

STATE OF Ill)
) ss
COUNTY OF Cook)

On this _____ day of OCT 05 1998, before me, the undersigned Notary Public, personally appeared EILEEN F. NEARY, TRUST OFFICER of American National Bank & Trust Company of Chicago, and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Anne M. Marchert Residing at _____
Notary Public in and for the State of _____

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

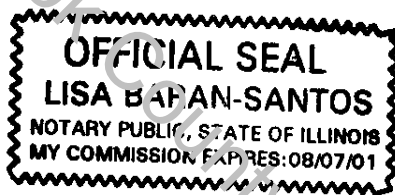
COUNTY OF Cook)

On this 9 day of November, 19 98, before me, the undersigned Notary Public, personally appeared Kandace Lenti and known to me to be the _____, 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 [Signature] Residing at 5550 W. Touhy, Skokie, Ill
Notary Public in and for the State of Illinois 60077

My commission expires 8-7-01

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[IL-G201 MCENN.LN]



Clerk's Office

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EXHIBIT A

PARCEL 1:

LOT 2 IN MCENEELY'S RESUBDIVISION OF LOTS 26, 27 AND 28 IN BLOCK 3 IN CULVER'S ADDITION TO NORTH EVANSTON, SAID ADDITION BEING A SUBDIVISION OF LOTS 3 TO 10 AND THE EAST 33 FEET OF LOTS 1 AND 2 IN SMITH'S SUBDIVISION OF SOUTH PART OF QUILMETTE RESERVATION TOGETHER WITH SOUTH 50 FEET OF EAST 1/2 OF LOT 3 AND LOTS 4 TO 9, IN THE SUBDIVISION OF BAXTER'S SHARE OF QUILMETTE RESERVATION AFORESAID IN THE SOUTHWEST QUARTER OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 18 IN BLOCK 3 IN JOHN CULVER'S ADDITION TO NORTH EVANSTON IN TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office