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1999-01-29 13:28:10
Cook County Recorder 25.50



RECORDATION REQUESTED BY:
Harris Trust and Savings Bank
111 W. Monroe
P.O. Box 755
Chicago, IL 60690-0755

WHEN RECORDED MAIL TO:
Consumer Credit - LLW
Harris Trust and Savings Bank
111 W. Monroe, LLW
Chicago, IL 60603



FOR RECORDER'S USE ONLY

JOHN W. MULLHOLLAND
PRIVATE BANKING 1113

This Modification of Mortgage prepared by: John W. Mulholland, The Private Bank 3E
111 W. Monroe St. LLW, P.O. Box 755
Chicago, IL 60690-0755



REI TITLE SERVICES # 667760

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 11, 1998, BETWEEN THOMAS L. COX, MARRIED TO ANNE H. COX (referred to below as "Grantor"), whose address is 1922 N. FREEMONT STREET, CHICAGO, IL 60614; and Harris Trust and Savings Bank (referred to below as "Lender"), whose address is 111 W. Monroe, P.O. Box 755, Chicago, IL 60690-0755.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 15, 1998 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED MAY 26, 1998 AS DOCUMENT NO. 98433513

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

LOT 7 IN THE SUBDIVISION OF BLOCK 6 IN THE SUBDIVISION OF BLOCK 5 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 32, TOWNSHIP 40 NORTH, RANGE 14 E/1ST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1922 N. FREEMONT STREET, CHICAGO, IL 60614. The Real Property tax identification number is 14-32-408-046-0000.

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

THE HARRIS BANK HOME EQUITY LINE CREDIT AGREEMENT AND DISCLOSURE, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$200,000.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$280,000.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME LESS 1/2%..

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 *Thomas L. Cox*
THOMAS L. COX

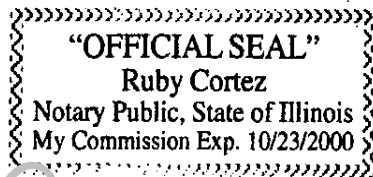
LENDER:

Harris Trust and Savings Bank

By: *John W. Mulholland*
Authorized Officer JOHN W. MULHOLLAND
VICE PRESIDENT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared THOMAS L. COX, to me known to be the individual described in and who executed the Modification of Mortgage and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 7th day of JANUARY, 1999.

By *Ruby Cortez* Residing at Cook County

Notary Public in and for the State of ILLINOIS

My commission expires 10/23/2000

99100631

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF Cook)

On this 8 day of January, 1999, before me, the undersigned Notary Public, personally appeared John W. Mulholland and known to me to be the 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 Ruby Cortez Residing at Chicago Illinois

Notary Public in and for the State of Illinois

My commission expires 10/23/2000

“OFFICIAL SEAL”
Ruby Cortez
Notary Public, State of Illinois
My Commission Exp. 10/23/2000

Cook County Clerk's Office