

UNOFFICIAL COPY

99150312

9/78/0200 03 001 Page 1 of 3  
1999-02-16 11:23:18  
Cook County Recorder 25.00



**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:**

Ian M. Kirson and Sarah E. Kirson  
1614 W. Wabansia Avenue  
Chicago, IL 60622

FOR RECORDER'S USE ONLY

499005985

3

This Modification of Mortgage prepared by: American Nat'l Bank & Trust Co. of Chgo  
1901 S. Meyers Road, Suite 440  
Oakbrook Terrace, IL 60181



American National Bank

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 1, 1999, BETWEEN Ian M. Kirson and Sarah E. Kirson, husband and wife, (referred to below as "Grantor"), whose address is 1614 W. Wabansia Avenue, Chicago, IL 60622; 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 January 2, 1998 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded January 8, 1998 as document #98018269 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:

LOT 36 IN BLOCK 24 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 31 TOWNSHIP 40 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1614 W. Wabansia Avenue, Chicago, IL 60622. The Real Property tax identification number is 14-31-423-030-0000.

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

THE PER ANNUM INTEREST RATE IS HEREBY CHANGED TO 6.25% AND THE MATURITY DATE IS EXTENDED TO JANUARY 1, 2004.

**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

BOX 333-CTI

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 *[Signature]*  
Ian M. Kirson

X *[Signature]*  
Sarah E. Kirson

LENDER:

American National Bank & Trust Co. of Chicago

By: *[Signature]*  
Authorized Officer

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF ILLINOIS )

) ss

COUNTY OF COOK )

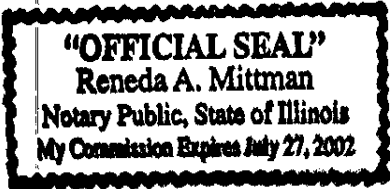
On this day before me, the undersigned Notary Public, personally appeared Ian M. Kirson and Sarah E. Kirson, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the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

Given under my hand and official seal this 20th day of January, 19 99

By *[Signature]* Residing at 8416 W. Johanna

Notary Public in and for the State of Illinois Chicago IL 60714

My commission expires July 27, 2002



(Continued)

LENDER ACKNOWLEDGMENT

STATE OF IL)

) ss

COUNTY OF DuPage)

On this 22<sup>ND</sup> day of JANUARY, 19 99, 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 Barbara A. Dumas Residing at DuPage County

Notary Public in and for the State of IL

My commission expires 6/25/99

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.26 (c) 1999 CFI ProServices, Inc. All rights reserved.  
[IL-G201 KIRSON1.LN R10.OVL]

"OFFICIAL SEAL"  
Barbara A. Dumas  
Notary Public, State of Illinois  
My Commission Expires 6/25/99

CLERK'S OFFICE