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RECORDATION REQUESTED BY:

Harris Trust and Savings Bank
111 W. Monroe Street
P.O. Box 755
Chicago, IL 60690-0755

99159935

9702/0653 30 001 Page 1 of 3
1999-02-17 15:24:54
Cook County Recorder 23.00

WHEN RECORDED MAIL TO:

Harris Banks
150 W. Wilson Street
Palatine, IL 60067



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FOR RECORDER'S USE ONLY

CTI FT 9810291
A 00182 1612/1081

This Modification of Mortgage prepared by:

J STUDZINSKI
150 W. Wilson Street
Palatine, IL 60067



HARRIS BANK

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 9, 1998, BETWEEN STEPHEN A. SHINKUS and ROSEMARY K. SHINKUS, HIS WIFE, (referred to below as "Grantor"), whose address is 10 TARTAN RIDGE ROAD, BURR RIDGE, IL 60521; and Harris Trust and Savings Bank (referred to below as "Lender"), whose address is 111 W. Monroe Street, P.O. Box 755, Chicago, IL 60690-0755.

MORTGAGE. Grantor and Lender have entered into a mortgage dated August 25, 1993 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED SEPTEMBER 22, 1993 AS DOCUMENT # 93760267

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

LOT 10 IN TARTAN RIDGE OF BURR RIDGE, BEING A SUBDIVISION IN SECTION 18, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10 TARTAN RIDGE ROAD, BURR RIDGE, IL 60521. The Real Property tax identification number is 18-18-101-012.

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

THE HARRIS BANK HOME LINE CREDIT AGREEMENT AND DISCLOSURE STATEMENT, AS DESCRIBED IN THE MORTGAGE STATED ABOVE, WITH A CREDIT LIMIT OF \$100,000.00 IS HEREBY MODIFIED AND INCREASED TO A CREDIT LIMIT OF \$200,000.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME LESS 1/4%. AT NO TIME SHALL THE PRINCIPAL AMOUNT OF INDEBTEDNESS SECURED BY THE MORTGAGE, NOT INCLUDING SUMS ADVANCED TO PROTECT THE SECURITY OF THE MORTGAGE EXCEED \$250,000.00.

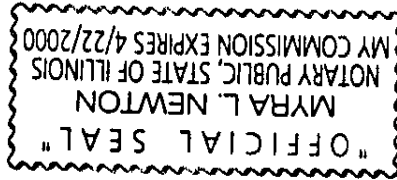
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make 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

CHARGE C.T.I.C. DuPAGE

BOX 333-CTI

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My commission expires 4-22-2000

Notary Public in and for the State of ILLINOIS

By Myra L. Newton

Residing at 805 Babolink

Delano Park IL

Given under my hand and official seal this 14 day of DECEMBER, 19 98.

uses and purposes therein mentioned.

On this day before me, the undersigned Notary Public, personally appeared STEPHEN A. SHINKUS and ROSEMARY K. SHINKUS, 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

COUNTY OF COOK

) ss

STATE OF ILLINOIS

INDIVIDUAL ACKNOWLEDGMENT

LENDER:

Harris Trust and Savings Bank

Authorized Officer

[Signature]

ROSEMARY K. SHINKUS

X [Signature]

STEPHEN A. SHINKUS

X [Signature]

GRANTOR:

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

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.

LENDER ACKNOWLEDGMENT

STATE OF _____)

) ss

COUNTY OF _____)

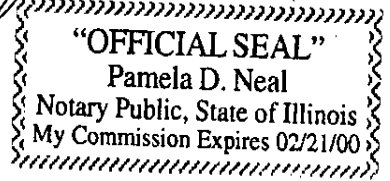
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On this 14 day of December, 19 98, before me, the undersigned Notary Public, personally appeared Lasonia K Ellis and known to me to be the AVP, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said 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 Pamela D. Neal Residing at Chicago IL

Notary Public in and for the State of _____

My commission expires _____



Property of Cook County Clerk's Office