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1999-03-15 11:19:07
Cook County Recorder 25.00

RECORDATION REQUESTED BY:

COLE TAYLOR BANK
4400 Oakton Street
Skokie, IL 60076



99247541

WHEN RECORDED MAIL TO:

Cole Taylor Bank
Loan Services
P.O. Box 909743
Chicago, IL 60690-9743

SEND TAX NOTICES TO:

Sandra Miller
7522 Keystone Avenue
Skokie, IL 60076

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: Cole Taylor Bank (Loan Services - IL)
P.O. Box 909743
Chicago IL 60690-9743

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 3, 1999, BETWEEN Sandra Miller, a widow, (referred to below as "Grantor"), whose address is 7522 Keystone Avenue, Skokie, IL 60076; and COLE TAYLOR BANK (referred to below as "Lender"), whose address is 4400 Oakton Street, Skokie, IL 60076.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 20, 1993 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded in the Cook County Recorder's Office as Document Number 93-988985 on December 3, 1993

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

THE SOUTH 17 FEET OF LOT 17 AND ALL OF LOT 18 IN KRENN AND DATO'S 2ND HOWARD STREET AND CRAWFORD AVENUE SUBDIVISION BEING A SUBDIVISION IN THE SOUTHEAST PART OF LOT 1 IN HOFFMAN'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 24, 1924 AS DOCUMENT NUMBER 8435081, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7522 Keystone Avenue, Skokie, IL 60076. The Real Property tax identification number is 10-27-406-047.

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

The words "Home Equity Line of Credit Agreement" in the mortgage are hereby modified to mean the "Home Equity Line of Credit Agreement and Note" from Sandra Miller to Cole Taylor Bank dated November 20, 1993 together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the Home Equity Line of Credit Agreement and Note.

The credit limit of the "Home Equity Line of Credit Agreement and Note" secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$30,000.00 to \$44,000.00. 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 \$88,000.00.

The index currently is 7.75% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate .500 percentage points above the index.

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

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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 Sandra Miller
Sandra Miller

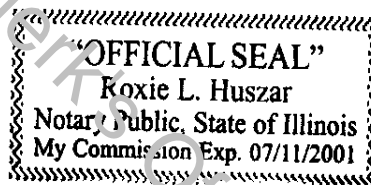
LENDER:

COLE TAYLOR BANK

By: Roxie L. Huszar
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) ss
COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared Sandra Miller, 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 3rd day of March, 1999.

By Roxie L. Huszar Residing at 4400 Oakton St., Skokie IL 60076

Notary Public in and for the State of Illinois

My commission expires 7/11/2001

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) ss

COUNTY OF Cook)

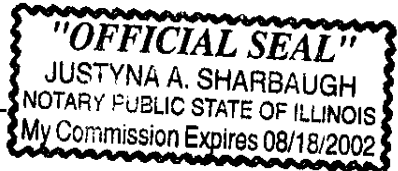
On this 3rd day of March, 19 99, before me, the undersigned Notary Public, personally appeared Roxie Huszar and known to me to be the Personal Banker, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and 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 Justyna Sharbaugh

Residing at 4400 Oakton St., Skokie IL 60076

Notary Public in and for the State of Illinois

My commission expires 8/18/2002



COOK County Clerk's Office