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1999-04-12 09:28:00  
Cook County Recorder 25.50



**RECORDATION REQUESTED BY:**

COLE TAYLOR BANK  
350 E. Dundee Rd.  
Wheeling, IL 60090

**WHEN RECORDED MAIL TO:**

COLE TAYLOR BANK  
350 E. Dundee Rd.  
Wheeling, IL 60090

Attn: Delonda Fugate

**SEND TAX NOTICES TO:**

Burton Seifer and Bernita Seifer  
4406 Ivy Dr.  
Glenview, IL 60025



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

COOK COUNTY  
RECORDER  
EUGENE "GENE" MOORE  
SKOKIE OFFICE

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 22, 1999, BETWEEN Burton Seifer and Bernita Seifer, husband and wife, as joint tenants (referred to below as "Grantor"), whose address is 4406 Ivy Dr., Glenview, IL 60025; and COLE TAYLOR BANK (referred to below as "Lender"), whose address is 350 E. Dundee Rd., Wheeling, IL 60090.

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

Recorded December 18, 1998 in the Office of the Cook County Recorder as Document Number 08149399

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

LOT 8 IN THE COURTS OF AMBER WOODS PLANNED UNIT DEVELOPMENT, BEING A RESUBDIVISION IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4406 Ivy Dr., Glenview, IL 60025. The Real Property tax identification number is 04-29-100-233, 04-29-100-276.

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

The principal balance of the Promissory Note secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$90,000.00 to \$101,854.00.

**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 endorser 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.

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

GRANTOR:  
X Burton Seifer  
Burton Seifer  
X Bernita Seifer  
Bernita Seifer

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LENDER:  
COLE TAYLOR BANK  
By: [Signature]  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois  
COUNTY OF Cook ) ss



On this day before me, the undersigned Notary Public, personally appeared **Burton Seifer and Bernita Seifer**, 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 8th day of April, 1999.  
By Delonda L. Fugate Residing at 350 E. Dundee, Wheeling  
Notary Public in and for the State of Illinois  
My commission expires 2/24/01

**LENDER ACKNOWLEDGMENT**

STATE OF Illinois )  
 ) ss  
COUNTY OF Cook )



On this 5th day of April, 19 99, before me, the undersigned Notary Public, personally appeared Angela A. Papco 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 Delonda L. Fugate Residing at 350 E. Dundee, Wheeling

Notary Public in and for the State of Illinois

My commission expires 2/24/01

Property of Cook County Clerk's Office