

NORTHERN TRUST BANK/O'HARE  
8501 W. HIGGINS RD.  
CHICAGO, IL 60631

RETURN TO



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NOW THEREFORE, for valuable consideration of the mutual benefits of the parties hereto, the receipt of which is hereby mutually acknowledged, the parties hereto agree as follows:

WHEREAS, the parties hereto wish to increase the principal balance, decrease the rate of interest, increase the monthly principal and interest installments and extend the maturity date, as provided in the said NOTE, to affirm that the NOTE as so amended is secured by the lien of the said MORTGAGE, and to confirm that all references to the NOTE and underlying indebtedness in the said MORTGAGE shall henceforth stand as reference to the NOTE and underlying indebtedness as hereby amended;

WHEREAS, the BORROWER certifies that it is the owner of the said real estate and that there are no liens or encumbrances (except for real estate taxes not yet due) or mortgages on the real estate and improvements except in favor of the BANK.

WHEREAS, the MORTGAGE represents a first mortgage upon the real estate,

WHEREAS, the BANK represents that it is the owner and holder of the NOTE.

WHEREAS, the MORTGAGE represents a first mortgage upon the real estate, Permanent Index Number 09-35-301-015 commonly known as 612 South Lincoln East of the Third Principal Meridian, in Cook County, Illinois.

WHEREAS, the BORROWER executed and delivered to the BANK a Mortgage (hereinafter referred to as "MORTGAGE") dated June 2, 1983 in Cook County, State of Illinois, legally described as follows:

WHEREAS, the BORROWER executed and delivered to the BANK, a Principal NOTE (hereinafter referred to as "NOTE") dated June 2, 1983 in the amount of \$60,000.00, now reduced by payments to a current balance of \$57,851.67 being originally payable in monthly installments of \$665.44 commencing July 1, 1983 with a final payment due June 1, 1988, when payment shall be made of all principal then remaining unpaid with interest thereon. Said installments include interest on the unpaid principal balance at the rate of 12.75% per annum.

WITNESSETH:

THIS AGREEMENT, dated this first day of December, 1985, by and between Thomas J. Meehan and Kathy Meehan, his wife (hereinafter referred to as "BORROWER" whether singular or plural), and Northern Trust Bank/O'Hare, N.A., formerly known as O'Hare International Bank, N.A. (hereinafter referred to as the "BANK"),

3486841

*[Handwritten initials]*

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PROPERTY

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NORTHERN TRUST BANK OF ILLINOIS  
8501 W. HIGGINS RD.  
CHICAGO, IL 60631



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\$680.26 on the first day of December, 1985, and on the first day of each month thereafter until the NOTE is fully paid, except that the final payment of principal and interest is not sooner paid shall be due and payable the first day of November, 2000. All such payments shall be applied first to interest due at the rate of 11.25% per annum on the whole amount of said principal sum remaining from time to time unpaid and then on account of the principal thereof.

Interest after the maturity date of November 1, 2000 shall be paid at the rate of 14.25% per annum on the whole amount of said principal sum remaining unpaid, and on advances made pursuant to mortgage terms. In the event any monthly payment is received more than 15 days past the due date, interest on the principal balance will be paid at a rate of 14.25% rather than 11.25% for that monthly installment. The increase in the payment resulting from this rate adjustment shall not be less than the minimum of \$25.00.

2. That the BANK agrees on behalf of itself and of any subsequent holder to mark the NOTE so as to reflect the terms of this Agreement before transferring or negotiating the same.

3. That the BORROWER hereby agrees that the lien of the said MORTGAGE shall secure the NOTE as hereby amended to the same extent as if the NOTE as amended were set forth and described in the MORTGAGE.

4. That both parties hereto further mutually agree that all of the provisions, stipulations, powers, and covenants in the said NOTE and MORTGAGE shall stand and remain unchanged and in full force and effect and shall be binding upon them except as changed or modified in express terms by this Agreement.

5. That this Agreement shall extend to and be binding upon the parties hereto, their heirs, personal representatives, successors, and assigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and year first above written.

NORTHERN TRUST BANK/O'HARE, N.A.

by: Blaine Pondelick  
Vice President

Attest: Joan M. Carmody  
Assistant Secretary

Thomas J. Meenan  
Kathy Meenan

STATE OF ILLINOIS  
COUNTY OF COOK  
I, Ruth E. Prellberg, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that THOMAS J. MEENAN and KATHY MEENAN, his wife, personally known to me to be the same persons whose names subscribed to the foregoing instrument, appeared before me this day in person and acknowledged they signed, sealed, and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.  
Given under my hand and Notarial seal this 27th day of Nov. 1985.

[Signature]  
Notary Public

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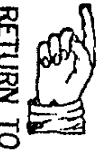
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NORTHERN TRUST BANK/O'HARE N.A.  
8501 W. HIGGINS RD.  
CHICAGO, IL 60631



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I, Ruth E. Prellberg, a Notary Public in and for said County,  
in the State aforesaid, DO HEREBY CERTIFY that B. Diane Pondelick  
personally known to me to be the Vice President of Northern  
Trust Bank/O'Hare, N.A. and Joan M. Carmody, personally known  
to me to be the Asst. Secy. of said corporation, whose names are  
subscribed to the foregoing instrument, appeared before me this  
day in person and severally acknowledged that they signed and  
delivered the said instrument of writing as Vice President and  
Secretary of said corporation, and caused the corporate seal of  
said corporation to be affixed thereto, pursuant to authority  
given by the Board of Directors of said corporation as their  
free and voluntary act, and as the free and voluntary act and  
deed of said corporation, for the uses and purposes therein set  
forth.

Given under my hand and Notarial seal this 4th day of December 1985.

*Ruth E. Prellberg*  
Notary Public

STATE OF ILLINOIS  
COUNTY OF COOK

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REGISTRAR OF DEEDS

IDENTIFIED No.	REGISTER OF TOWNSHIPS HARRY 'BUS' YOURELL SAFECO
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SAFECO TITLE INSURANCE CO.  
2 N. LA SALLE ST.  
SUITE 1700  
CHICAGO, IL. 60602

985-01901/Bob

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