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3933779

MORTGAGE MODIFICATION AGREEMENT

AGREEMENT dated as of November 15, 1990 between James J. Romberg ("Borrower") and First Illinois Bank of Evanston, N.A. ("Bank").

RECITALS

- NR 5221712
- A. Borrower is indebted to Bank in the principal sum of One Hundred Thousand & no/100 Dollars (\$100,000) as evidenced by a Mortgage note ("Note") dated as of November 10, 1989 which note is secured in part by a Mortgage, Security Agreement and Financing Statement ("Mortgage") and Assignment of Rents applicable to the property commonly known as 1806 N. Honore Chicago, Illinois legally described on Exhibit A attached hereto, which documents were recorded with the Cook County Registrar of Titles on March 28, 1990 as Document No. 3869136.
 - B. Borrower has requested an extension of the maturity date from November 15, 1990 to February 15, 1991 of the Note and Bank is willing to grant such extension pursuant to the terms and provisions of this Agreement and the Promissory Note dated November 10, 1990 in the principal sum of One Hundred Thousand and no/100 (\$100,000) ("Replacement Note").

NOW THEREFORE, in consideration of the above Recitals, the parties hereto do hereby acknowledge and agree as follows:

1. Borrower does hereby acknowledge that the Mortgage, Assignment of Rents, and other applicable Security Documents are in full force and effect.
2. The Mortgage, Assignment of Rents and other Security Documents are hereby modified to provide that such instruments are also granted as collateral security for repayment of the Replacement Note.
3. In all other respects, the Mortgage, Assignment of Rents and other applicable Security Documents are hereby ratified and reaffirmed.

THIS DOCUMENT WAS PREPARED & SHOULD
BE RETURNED TO:

FIRST ILLINOIS BANK OF EVANSTON, ILLA.
800 DAVIS STREET
EVANSTON, ILLINOIS 60204-0712
ATTENTION: DOUGLAS DANGER
REAL ESTATE DEPARTMENT

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Page 2

Dated at Evanston, Illinois as of the date first above written.

FIRST ILLINOIS BANK OF EVANSTON, N.A.

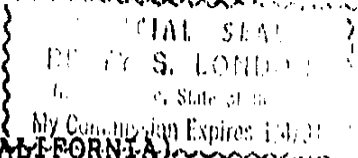
x James J. Romberg
James J. Romberg

Douglas W. Dancer
Its DOUGLAS W. DANCER
ASSISTANT VICE PRESIDENT
x Charlene Romberg
CHARLENE ROMBERG *

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Betty S. London, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that Douglas W. Dancer, and Charlene Romberg, of First Illinois Bank of Evanston, N.A., personally appeared before me in person, and acknowledged that he he signed the foregoing instrument as his free and voluntary act, and as the free and voluntary act of said Bank, and caused the corporate seal of said Bank to be affixed thereto, for the uses and purposes therein set forth.

Given under my hand and seal this 20th day of November, 1990.

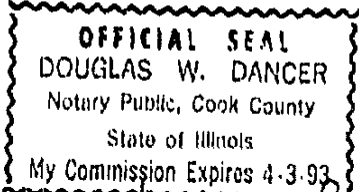


Betty S. London
Notary Public

STATE OF CALIFORNIA)
) SS
COUNTY OF Cook)

I, Unborn, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that James J. Romberg * personally appeared before me in person and acknowledged that he he signed the foregoing instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and seal this 20th day of Nov, 1990.



Douglas W. Dancer
Notary Public

** MARRIED TO CHARLENE ROMBERG

* NOT AS BORROWER/MORTGAGOR BUT SOLELY FOR THE PURPOSE OF WAIVING HOMESTEAD RIGHTS STATED HEREIN.

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EXHIBIT "A"

LOT 3 IN THE SUBDIVISION OF LOTS 42 TO 46 AND THE EAST 14 FEET OF LOT 41 IN BLOCK 33 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # 14-31-010-027

PROPERTY ADDRESS: 1806 North Honore
Chicago, Illinois

Property of Cook County Clerk's Office

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IN DUPLICATE

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CAROL JOHNSON
REGISTRAR OF TITLES
1998 DEC 10 10 30 AM '98

Property of Cook County Clerk's Office

IDENTIFIED
3933779
REGISTER OF TITLES TOLSON
CAROL JOHNSON
ATTORNEY

INTERCOUNTY TITLE COMPANY OF ILLINOIS
123 WEST HANCOCK STREET
CHICAGO, ILLINOIS 60602

51221712

12/10/98