

RECORDATION REQUESTED BY:

State Bank of Illinois
Mokena Facility
11100 Front St.
Mokena, IL 60448



WHEN RECORDED MAIL TO:

SBOI Central Loan
Operations Center
P.O. Box 158
Mokena, IL 60448

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Central Loan Operations
State Bank of Illinois
11100 Front St.
Mokena, IL 60448

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 23, 2001, is made and executed between John J. Kerins and Rita C. Kerins, as Joint Tenants (referred to below as "Grantor") and State Bank of Illinois, whose address is 11100 Front St., Mokena, IL 60448 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 24, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 6, 2001 as Document #0010093355.

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

LOT 47 IN ECHOLS DICKSON'S SUBDIVISION OF BLOCK 12 IN THE CANAL TRUSTEE'S SUBDIVISION IN THE WEST 1/2 OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1253 N. Bosworth, Chicago, IL 60623. The Real Property tax identification number is 17-05-116-029.

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

- Rate decreased from 9.5000% to 8.475%
- Principal Amount Decrease from \$234,154.50 to \$233,426.84.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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

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LENDER ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Will

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On this 23rd day of July, 2001 before me, the undersigned Notary Public, personally appeared TODD MEIER and known to me to be the 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 Mary J. MacKenzie

Residing at _____

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 72240

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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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 23, 2001.

GRANTOR:

X 
John J. Kerins, Individually

X 
Rita C. Kerins, Individually

LENDER:

Loan No: 72240

MODIFICATION OF MORTGAGE (Continued)

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Property of Cook County Clerk's Office