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1806/0200 07 001 Page 1 of 3  
2001-09-21 12:44:03  
Cook County Recorder 25.00

**RECORDATION REQUESTED BY:**

Cole Taylor Bank  
Cicero/Retail Banking  
7601 S. Cicero Avenue  
Chicago, IL 60652

**WHEN RECORDED MAIL TO:**

Cole Taylor Bank  
Loan Services  
P.O. Box 88452, Dept A  
Chicago, IL 60609-8452



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**SEND TAX NOTICES TO:**

Jacqueline D. Williams  
Michael D. Williams  
15022 Harding Avenue  
Midlothian, IL 60445

FOR RECORDER'S USE ONLY

H21037102  
em

**This Modification of Mortgage prepared by:**

Cole Taylor Bank  
P.O. Box 88452 - Dept. A  
Chicago, IL 60690

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated September 8, 2001, is made and executed between Jacqueline D. Williams and Michael D. Williams, wife and husband (referred to below as "Grantor") and Cole Taylor Bank, whose address is 7601 S. Cicero Avenue, Chicago, IL 60652 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 26, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded September 12, 2000 in the Cook County Recorders Office as Document Number 00706353.

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

LOT 18 IN FIRST ADDITION TO BREMEN CAMPUS SUBDIVISION, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON SEPTEMBER 30, 1954 AS DOCUMENT NUMBER 1550372.

The Real Property or its address is commonly known as 15022 Harding Avenue, Midlothian, IL 60445. The Real Property tax identification number is 28-11-324-016.

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

The principal balance of the Promissory Note secured by the aforesaid mortgage has been decreased the date of this Modification of Mortgage from \$15,000.00 to \$12,800.00. 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 \$25,600.00.

The interest rate to be applied to the outstanding principal balance from time to time shall be at a rate of 6.75% per annum.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

BOX 333-CTI

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Property of Cook County Clerk's Office

Authorized Signer

*[Signature]*  
x

LENDER:

Michael D. Williams, Individually

*[Signature]*  
x

Jacqueline D. Williams, Individually

*[Signature]*  
x

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 8, 2001

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 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.

MODIFICATION OF MORTGAGE (Continued)

Loan No: 30147

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )
COUNTY OF Cook ) SS

On this day before me, the undersigned Notary Public, personally appeared Jacqueline D. Williams and Michael D. Williams, 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 8 day of SEPTEMBER, 2001

By Nancy L. Mica Residing at 7601 S. Cicero

Notary Public in and for the State of Illinois

My commission expires Sept. 13, 2004



LENDER ACKNOWLEDGMENT

STATE OF Illinois )
COUNTY OF Cook ) SS

On this 8th day of September, 2001 before me, the undersigned Notary Public, personally appeared [blank] and known to me to be the [blank] 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 Dina Marie Krska Residing at Burbank, Illinois

Notary Public in and for the State of Illinois

My commission expires 5-27-2002



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MODIFICATION OF MORTGAGE  
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