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2001-12-05 11:53:27

Cook County Recorder 27.50



001144802

RECORDATION REQUESTED BY:

HICKORY POINT BANK &
TRUST, fsb
PLAZA ADMINISTRATION
PO BOX 2548
DECATUR, IL 62525-2548

WHEN RECORDED MAIL TO:

HICKORY POINT BANK &
TRUST, fsb
PLAZA ADMINISTRATION
PO BOX 2548
DECATUR, IL 62525-2548



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

HICKORY POINT BANK & TRUST, fsb
HICKORY POINT BANK & TRUST, fsb
PO BOX 2548
DECATUR, IL 62525-2548

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 28, 2001, is made and executed between REGAN REVOCABLE TRUST, SANDRA MCMURTRIE AS TRUSTEE, whose address is C/O ANDREAS OFFICE P O BOX 3584, MANKATO, MN 56002 (referred to below as "Grantor") and HICKORY POINT BANK & TRUST, fsb, whose address is PO BOX 2548, DECATUR, IL 62525-2548 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 28, 2000 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED SEPTEMBER 28, 2000 AND RECORDED ON APRIL 4, 2001 AS DOCUMENT NO. 0010268619 IN COOK COUNTY, ILLINOIS.

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

SEE ATTACHED LEGAL DESCRIPTION

The Real Property or its address is commonly known as 1300 WEST ALTGELD #137, CHICAGO, IL 60614. The Real Property tax identification number is 14-29-315-097-1037

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

FOR A ONE TIME ONLY MODIFICATION FEE OF \$500.00 TO DECREASE THE INTEREST RATE FROM 8.000% TO 7.000% EFFECTIVE OCTOBER 28, 2001. TO DECREASE THE MONTHLY PRINCIPAL AND INTEREST PAYMENTS FROM \$2,348.85 TO \$2,131.32. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

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

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meyer
BW

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 384218

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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.

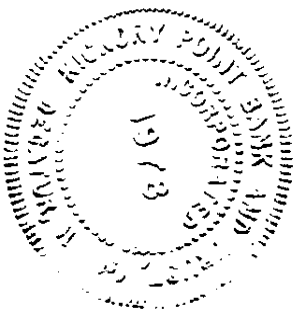
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 28, 2001.

GRANTOR:

x Sandra MCMurtrie
REGAN REVOCABLE TRUST, SANDRA MCMURTRIE AS TRUSTEE, Individually

LENDER:

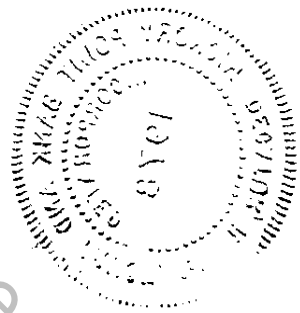
x Peggy Myer, V.P.
Authorized Signer



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 384218

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Macon) SS

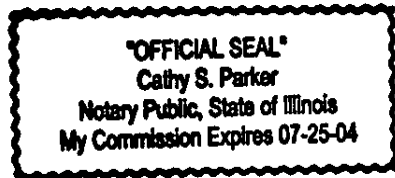
On this day before me, the undersigned Notary Public, personally appeared REGAN REVOCABLE TRUST, SANDRA MCMURTRIE AS TRUSTEE, to me known to be the individual described in and who executed the Modification of Mortgage and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 6th day of November, 20 01

By Cathy S. Parker Residing at 7870 W. 3rd St. Homewood, IL

Notary Public in and for the State of Illinois

My commission expires 7-25-04



LENDER ACKNOWLEDGMENT

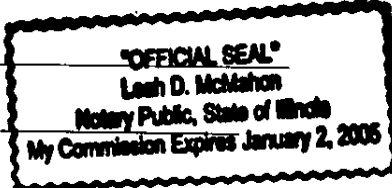
STATE OF ILLINOIS)
COUNTY OF MACON) SS

On this 6TH day of NOVEMBER, 2001 before me, the undersigned Notary Public, personally appeared PEGGY S MYERS 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 Leah D. McMahon Residing at ELWIN, ILLINOIS

Notary Public in and for the State of

My commission expires



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OFFICIAL SEAL
Cathy S. Parker
Notary Public, State of Illinois
My Commission Expires 07-22-04

OFFICIAL SEAL
Lash D. McMoran
Notary Public, State of Illinois
My Commission Expires January 2, 2005

UNIT 137 AND P-32 IN THE ALTGELD COURT CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

A TRACT OF LAND COMPRISED OF A PART OF LOT 2 IN COUNTY CLERKS DIVISION OF BLOCK 43 IN SHEFFIELDS ADDITION TO CHICAGO, IN THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO COMPRISED OF LOTS 1 AND 2 OF ADOLPH KUECHKEN'S ADDITION, BEING A RESUBDIVISION OF PART OF LOTS 3 AND 4 AND 13 IN COUNTY CLERKS DIVISION AFORESAID, ALSO A PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 91449106, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

Cook County Clerk's Office