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11/27/0179 07 001 Page 1 of 4
2002-01-11 11:40:56
Cook County Recorder 27.00

RECORDATION REQUESTED BY:
OXFORD BANK & TRUST
Lake Street Branch
1100 WEST LAKE STREET
P.O. BOX 129
ADDISON, IL 60101



0020048869

WHEN RECORDED MAIL TO:
OXFORD BANK & TRUST
Lake Street Branch
1100 WEST LAKE STREET
P.O. BOX 129
ADDISON, IL 60101

SEND TAX NOTICES TO:
DAVID RICCI
828 HARROW COURT
ADDISON, IL 60101

FOR RECORDER'S USE ONLY

ORIGINAL

This Modification of Mortgage prepared by:

C.T.I./W

MICHAEL P. TRIMARCO, VICE PRESIDENT
OXFORD BANK & TRUST
1100 WEST LAKE STREET P. O. BOX 129
ADDISON, IL 60101

ADD188700WAB

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 12, 2001, is made and executed between DAVID RICCI, whose address is 828 HARROW COURT, ADDISON, IL 60101 (referred to below as "Grantor") and OXFORD BANK & TRUST, whose address is 1100 WEST LAKE STREET, P.O. BOX 129, ADDISON, IL 60101 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 12, 2001 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED MAY 24, 2001 AS DOCUMENT NO. 0010444347 IN COOK COUNTY RECORDER'S OFFICE.

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

PARCEL 1: UNIT NUMBER 1981-H IN THE HUNTINGTON CLUB I CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: BLOCKS 11 AND 13 IN HUNTINGON CLUB, BEING A SUBDIVISION IN PARTS OF SECTIONS 5 AND 8, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED NOVEMBER 15, 1993 AS DOCUMENT NUMBER 93924435, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED SEPTEMBER 27, 1994 AS DOCUMENT NUMBER 94839137 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.
PARCEL 2: PERPETUAL NON-EXCLUSIVE EASEMENT, FOR THE BENEFIT OF PARCEL 1, OVER, THROUGH AND UPON THE LAND DESCRIBED IN THAT DECLARATION OF EASEMENTS, RESTRICTIONS AND CONVENANTS FOR HILLDALE ROAD ASSOCIATION DATED AS OF SEPTEMBER 1, 1979 AND RECORDED AND FILED RESPECTIVELY AS DOCUMENT NUMBERS 25214474 AND LR 31343390, FOR THE PURPOSE OF REASONABLE INGRESS AND EGRESS TO AND FROM ALL OR ANY PART OF PARCEL 1 AND OTHER PROPERTIES AS THEREIN DESCRIBED. PARCEL 3: PERPETUAL

CHARGE C.T.I.C.

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 8344075-5

Page 2

NON-EXCLUSIVE EASEMENTS FOR THE BENEFIT OF PARCELS 1 THROUGH 10, OVER THROUGH AND UPON THE COMMON AREAS AND COMMUNITY FACILITIES AS DESCRIBED IN THAT DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR HUNTINGTON CLUB MASTER HOMEOWNERS ASSOCIATION RECORDED NOVEMBER 18, 1993 AS DOCUMENT NUMBER 93943916 FOR THE PURPOSES SET FORTH THEREIN.

The Real Property or its address is commonly known as 1981 KENILWORTH CIRCLE, UNIT-H, HOFFMAN ESTATES, IL 60195. The Real Property tax identification number is 07-08-109-070-1032

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

THE INTEREST RATE OF THE LOAN IS HEREBY DECREASED TO 8.0% FIXED, AND THE MONTHLY REPAYMENT REDUCED TO \$639.93 AS STATED IN THE CHANGE IN TERMS AGREEMENT.


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 endorser 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 DECEMBER 12, 2001.

GRANTOR:

X 
DAVID RICCI, Individually

LENDER:

X 
Authorized Signer

Loan No: 8344075-5

(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF DuPage)

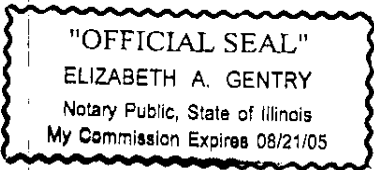
On this day before me, the undersigned Notary Public, personally appeared DAVID RICCI, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes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

Given under my hand and official seal this 12th day of December, 2001

By Elizabeth A. Gentry Residing at

Notary Public in and for the State of

My commission expires



LENDER ACKNOWLEDGMENT

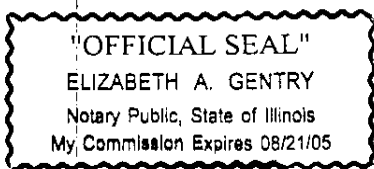
STATE OF Illinois)
) SS
COUNTY OF DuPage)

On this 12th day of December, 2001 before me, the undersigned Notary Public, personally appeared and known to me to be the 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 Residing at

Notary Public in and for the State of

My commission expires



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 8344075-5

Page 4

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