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1007/0130 50 001 Page 1 of 3
2002-01-23 11:33:15
Cook County Recorder 25.00

RECORDATION REQUESTED BY:
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425



0020090191

WHEN RECORDED MAIL TO:
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

SEND TAX NOTICES TO:
William L. Stanton
P. O. Box 1061
Matteson, IL 60443

FOR RECORDER'S USE ONLY

100 L

CA 812793

This Modification of Mortgage prepared by:

Jennifer S. Brown, Commercial Banking Administrator
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

MODIFICATION OF MORTGAGE

THIS William L. Stanton, divorced and not since remarried, whose address is P. O. Box 1061, Matteson, IL 60443 (referred to below as "Grantor") and Heritage Community Bank, whose address is 18301 South Halsted Street, Glenwood, IL 60425 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 21, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on May 27, 1999 as document number 99512492.

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

THE SOUTH 15 FEET OF LOT 3, ALL OF LOT 4 AND THE NORTH 20 FEET OF LOT 5 IN BLOCK 8 IN FORD CITY TERRACE, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 6 TOWNSHIP 36 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 14007 S. Torrence Ave., Burnham, IL 60633. The Real Property tax identification number is 30-06-114-046

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

Adjust the interest rate from 8.625% adjusting every 5 years to 3.50% over the 5 year Treasury to 7.25% adjusting every 3 years to 2.25% over Heritage Community Bank Base Rate; Increase the principal balance by \$3,000.00 to roll the modification fee into the note; Adjust the monthly principal and interest payments from \$1,699.62 to \$1,611.52.

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

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MODIFICATION OF MORTGAGE

(Continued)

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 1-3-2002.

GRANTOR:

X *William L. Stanton*
William L. Stanton, Individually

LENDER:

X *Lori A. Masley*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF Cook

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) SS
)

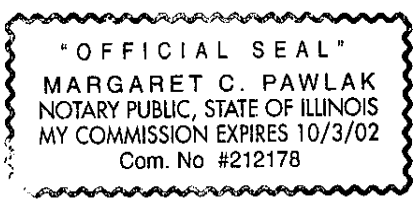
On this day before me, the undersigned Notary Public, personally appeared **William L. Stanton**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the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

Given under my hand and official seal this 3rd day of January, 20 02

By *Margaret C. Pawlak* Residing at Glenwood IL

Notary Public in and for the State of IL

My commission expires 10/3/02



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NOTARY PUBLIC

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MODIFICATION OF MORTGAGE

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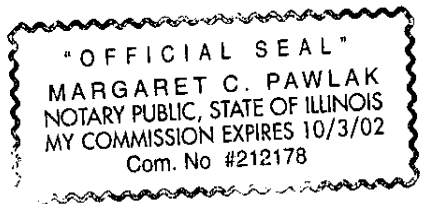
LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF Cook)

On this 3rd day of January, 2002 before me, the undersigned Notary Public, personally appeared Lori A Moseley and known to me to be the Commercial Credit Officer, 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 Margaret C. Pawlak Residing at Glenwood IL
Notary Public in and for the State of IL

My commission expires 10-3-02



Cook County Clerk's Office

20090191